REG 2-1/1918
c. 1

COLORADO STATE PUBLICATIONS LIBRARY
HED2/61.10/M72/1981 c.2 local
Swadener, Marc/Projected school enrollme
3 1799 00002 8787

ANNUAL REPORT
OF THE
STATE BANK COMMISSIONER
OF COLORADO
1918

Colorado. State Bank Commission

Digitized by the Internet Archive
in 2013

http://archive.org/details/annualrest18stat

Twelfth Annual Report

OF THE

State Bank Commissioner of Colorado

From January 1, 1918, to January 1, 1919

TO THE GOVERNOR

By GRANT McFERSON
State Bank Commissioner

DENVER, COLORADO
EAMES BROTHERS, STATE PRINTERS
1919

LIBRARY OF CONGRESS
DUPLICATE
EXCHANGED

OFFICERS

Commissioner,
GRANT MCFERSON.....Shirley Hotel, Denver

Chief Deputy,
AXEL B. OLSON.....1333 Lafayette Street, Denver

DEPUTY COMMISSIONERS

SIDNEY W. CLARK.....1560 Downing Street, Denver
FRANK STANSFIELD.....1059 Columbine Street, Denver
MORTIMER M. EWING.....1653 Madison Street, Denver

Office Secretary,
MRS. ROSE LAUNDON.....738 East Tenth Avenue, Denver

Clerk,
FRANK D. NELSON.....2340 South Milwaukee St., Denver

Offices: Rooms 124-125 State Capitol Building

Telephone: Main 5480—Branch 58

SPECIAL DEPUTIES

EVERETT OWENS.....529 Foster Building, Denver, Colo.
In Charge of The Louisville Bank and The Lafayette Bank and Trust Company, Louisville and Lafayette, Colo.

GEORGE H. SWEENEY.....Thatcher Building, Pueblo, Colo.
In Charge of The International Bank of Commerce, Pueblo, Colo.

E. W. DAVIS.....Steamboat Springs, Colo.
In Charge of The Milner Bank and Trust Company, Steamboat Springs, Colo.

Library of Congress
Ex.

By Transfer
JUN 28 1922

Alphabetical Index

Location	Bank No.	Name of Bank	Page No.
Agate	348	Agate State Bank, The	28
Aguilar	208	First State Bank of Aguilar	28
Akron	3	Bank of Akron, The	29
Alamosa	286	Safety First State and Savings Bank	30
Alma	273	Bank of Alma, The	31
Amherst	326	American State Bank of Amherst	32
Antonito	218	Commercial State Bank	32
Arriba	4	Lincoln State Bank, The	33
Arvada	257	First State Bank of Arvada	34
Aspen	7	Aspen State Bank, The	35
Aurora	329	Aurora State and Savings Bank, The	36
Austin	199	State Bank of Austin	37
Bayfield	196	Farmers and Merchants Bank	38
Bennett	320	Bennett State Bank, The	38
Bethune	343	Bethune State Bank, The	39
Blanca	148	Blanca State Bank, The	40
Boone	350	Citizens State and Savings Bank	41
Boulder	9	Mercantile Bank and Trust Company, The	42
Bovina	354	Farmers State Bank of Bovina	43
Brandon	187	First State Bank of Brandon	43
Branson	324	Citizens State Bank of Branson	44
Breckenridge	271	Engle Brothers Exchange Bank	45
Briggsdale	245	Briggsdale State Bank, The	46
Brighton	356	American State Bank of Brighton	47
Brighton	11	Farmers State Bank of Brighton	47
Bristol	181	Bristol State Bank, The	48
Brush	294	Farmers State Bank of Brush	49
Buckingham	333	Buckingham State Bank, The	50
Burlington	109	Burlington State Bank, The	51
Burlington	12	Stock Growers State Bank	51
Byers	206	Byers State Bank, The	52
Calhan	347	Farmers State and Savings Bank	53
Calhan	13	First State Bank of Calhan	54
Castle Rock	336	Castle Rock State Bank, The	55
Cheraw	201	First State Bank of Cheraw	56
Cheyenne Wells	18	Cheyenne County State Bank	56
Clifton	276	First State Bank of Clifton	57
Collbran	297	Stockmen's Bank of Collbran	58
Colorado Springs	20	Colorado Savings Bank, The	59
Colorado Springs	22	Colorado Title and Trust Company, The	60
Colorado Springs	259	State Savings Bank	61
Cope	345	Farmers State Bank of Cope	62
Crawford	194	Crawford State Bank, The	63
Creede	6	Tomkins Brothers, Bankers	63
Crested Butte	24	Bank of Crested Butte	64
Cripple Creek	21	Cripple Creek State Bank, The	65
Crook	301	First State Bank of Crook	66
DeBeque	192	Bank of DeBeque, The	67
Deer Trail	185	Deer Trail State Bank, The	68
Deer Trail	349	Farmers State Bank of Deer Trail	69
Del Norte	25	Bank of Del Norte	69
Del Norte	28	Rio Grande State Bank	70
Delta	149	Colorado State Bank	71
Denver	36	American Bank and Trust Company, The	72
Denver	29	Broadway Bank, The	73
Denver	241	Capitol Hill State Bank	74
Denver	30	Central Savings Bank and Trust Co., The	75
Denver	239	*Citizens Exchange Bank, The	76
Denver	173	City Bank and Trust Company, The	77
Denver	92	Colorado State and Savings Bank	78
Denver	280	Commerce State and Savings Bank	79
Denver	33	Denver Stock Yards Bank, The	80
Denver	317	Drovers State Bank, The	81
Denver	234	Guardian Trust Company, The	82
Denver	182	Hibernia Bank and Trust Company, The	83

Location	Bank No.	Name of Bank	Page No.
Denver	202	Home Savings and Trust Company, The	84
Denver	258	Ideal Bank, The	85
Denver	1	International Trust Company, The	86
Denver	250	Interstate Trust Company, The	87
Denver	160	Italian American Bank	88
Denver	254	Liberty Bank, The	89
Denver	238	Merchants Bank, The	90
Denver	314	Motor Bank, The	91
Denver	227	North Denver Bank, The	92
Denver	233	Pioneer State Bank, The	92
Denver	264	*Royal Bank, The	93
Denver	242	Silver State Bank, The	94
Denver	34	*State Mercantile Bank	95
Denver	268	Union State Bank of Denver	95
Denver	215	West Side State Bank, The	96
Dolores	41	J. J. Harris and Company, Bankers	97
Durango	165	Durango Trust Company, The	98
East Lake	278	East Lake State Bank, The	99
Eckley	283	Eckley State Bank, The	100
Elbert	43	Elbert County Bank	101
Elizabeth	282	Elizabeth State Bank, The	102
Erie	285	Erie Bank, The	103
Estes Park	37	Estes Park Bank, The	103
Evans	40	Farmers and Merchants Bank of Evans	104
Fairplay	274	Bank of Fairplay, The	105
Flagler	212	Farmers State Bank of Flagler	106
Flagler	132	Flagler State Bank, The	107
Fleming	339	Farmers Bank of Fleming	108
Fleming	272	Fleming State Bank, The	108
Florence	352	Arkansas Valley Bank, The	109
Fort Collins	310	Farmers Bank and Trust Company of Fort Collins, The	110
Fort Lupton	50	Fort Lupton State Bank, The	111
Fort Lupton	232	Platte Valley State Bank	111
Fort Morgan	291	Farmers State Bank of Fort Morgan	112
Fowler	52	Fowler State Bank, The	113
Frederick	306	First State Bank of Frederick	114
Fruita	54	First State Bank of Fruita	115
Genoa	167	Genoa State Bank, The	116
Georgetown	56	Bank of Clear Creek County	117
Georgetown	55	Bank of Georgetown	117
Gilcrest	229	Gilcrest State Bank, The	118
Goodrich	340	Goodrich State Bank, The	119
Golden	140	Golden Savings Bank, The	120
Granada	288	American State Bank	121
Grand Junction	281	Bank of Grand Junction, The	121
Grand Junction	58	United States Bank and Trust Company, The	122
Grand Valley	57	Garfield County State Bank	123
Greeley	358	Northern Bank and Trust Company, The	124
Greeley	59	Weld County Savings Bank	125
Grover	154	Grover State Bank, The	126
Gunnison	207	Gunnison Bank and Trust Company, The	126
Gypsum	213	Bank of Gypsum	127
Hartman	76	Hartman State Bank, The	128
Hasty	351	Hasty State Bank, The	129
Haswell	158	Colorado State Bank, Haswell	129
Haxtun	157	Farmers State Bank of Haxtun	130
Hayden	60	Yampa Valley Bank, The	131
Hillrose	62	First State Bank of Hillrose	132
Holly	63	Holly State Bank, The	133
Holyoke	65	Phillips County State Bank	134
Hooper	246	Hooper State Bank, The	135
Hotchkiss	66	Bank of North Fork	135
Hot Sulphur Springs	179	First State Bank of Sulphur Springs	136
Hudson	162	Hudson State Bank, The	137
Idaho Springs	342	Bank of Idaho Springs	138
Idaho Springs	67	Clear Creek and Gilpin Trust Company, The	139
Idalia	315	First State Bank of Idalia	140
Ignacio	198	Ignacio State Bank, The	140
Iliff	145	First Bank of Iliff	141
Johnstown	305	Johnstown State Bank, The	142
Keenesburg	338	Keene Valley Bank, The	143
Keota	292	Farmers State Bank of Keota	143

Location	Bank No.	Name of Bank	Page No.
Kersey	69	Kersey State Bank, The	144
Kiowa	136	Kiowa State Bank, The	145
Kirk	321	Kirk State Bank, The	146
Kit Carson	176	Kit Carson State Bank, The	147
Kremmling	70	Bank of Kremmling, The	147
Laird	177	Laird State Bank, The	148
La Junta	73	Colorado Savings and Trust Company, The	149
La Junta	72	La Junta State Bank, The	150
Lamar	102	Citizens State Bank	151
La Salle	130	La Salle State Bank, The	152
Las Animas	78	Bent County Bank of Las Animas	152
Las Animas	197	Farmers State Bank of Las Animas	153
La Veta	79	La Veta State Bank, The	154
Limon	325	Farmers and Merchants Bank of Limon	155
Limon	80	Limon State Bank, The	156
Littleton	164	Littleton State Bank, The	157
Longmont	217	*Emerson and Buckingham Bank and Trust Company, The	158
Louisville	284	First State Bank of Louisville	159
Louisville	82	Louisville Bank (in hands of special deputy)	238
Loveland	204	Larimer County Bank and Trust Company, The	159
Lyons	84	State Bank of Lyons	160
Manassa	243	Colonial State Bank, The	161
Manitou	85	Bank of Manitou, The	162
Manzanola	337	J. N. Beaty and Company, Bankers	163
Marble	230	*Marble City State Bank, The	164
Matheson	319	Matheson State Bank, The	164
Maybell	353	Bank of Maybell, The	165
Mead	303	Mead State Bank, The	166
Meeker	137	Bank of Meeker, The	167
Merino	75	Merino State Bank, The	168
Mesita	190	First State Bank of Mesita	169
Milliken	168	First State Bank of Milliken	169
Moffat	205	Bank of Moffat, The	170
Monte Vista	223	Wallace State Bank, The	171
Montrose	166	Home State Bank	172
Monument	335	Monument State Bank, The	173
Nederland	296	First State Bank of Nederland	174
New Castle	159	New Castle State Bank, The	174
New Raymer	344	Farmers and Merchants Bank of New Raymer	175
New Raymer	289	State Bank of Raymer	176
Ni Wot	161	Ni Wot State Bank, The	177
Norwood	298	*Bank of Norwood, The	178
Norwood	311	Norwood State Bank, The	178
Nucla	341	Nucla State Bank, The	179
Nunn	139	First State Bank of Nunn	180
Oak Creek	189	Routt County Bank	181
Olathe	331	Olathe State Bank, The	182
Olney Springs	300	Olney Springs State Bank, The	182
Orchard	323	Orchard State Bank, The	183
Ordway	249	Citizens State Bank of Ordway	184
Otis	328	Farmers State Bank of Otis	185
Ouray	270	Citizens State Bank of Ouray	186
Ouray	94	Miners and Merchants Bank	187
Padroni	334	Padroni State Bank, The	187
Pagosa Springs	147	Citizens Bank of Pagosa Springs	188
Pagosa Springs	359	Stockmen's and Merchants Bank	189
Paoli	304	Paoli State Bank, The	189
Paonia	97	Fruit Exchange State Bank	190
Parker	221	Parker State Bank, The	191
Peetz	290	Peetz State Bank, The	192
Peyton	312	Farmers State Bank of Peyton	192
Pierce	251	Pierce Exchange Bank	193
Platteville	332	Farmers State Bank of Platteville, The	194
Proctor	172	Proctor State Bank, The	195
Pueblo	101	Minnequa Bank of Pueblo, The	196
Pueblo	299	Bank of Pueblo, The	197
Pueblo	96	International Bank of Commerce (in hands of special deputy)	239
Pueblo	388	*Wigton State Bank	197
Pueblo	174	Pueblo Savings and Trust Company, The	198

Location	Bank No.	Name of Bank	Page No.
Ramah	8	State Bank of Ramah	199
Red Cliff	293	Red Cliff State Bank, The	200
Ridgway	105	Bank of Ridgway, The	201
Rifle	184	Union State Bank of Rifle	201
Rocky Ford	146	People's Home Bank	202
Roggen	309	Roggen State Bank	203
Saguache	107	Saguache County Bank	204
San Acacio	195	Costilla County Bank	205
Seibert	128	Seibert State Bank	205
Severance	307	Farmers Bank of Severance	206
Silt	225	First State Bank of Silt	207
Simla	279	State Bank of Simla	208
Snyder	355	Snyder State Bank, The	209
Springfield	327	Farmers State Bank of Springfield	209
Springfield	277	First State Bank of Springfield	210
Steamboat Springs	111	Milner Bank and Trust Company, The (in hands of special deputy)	211-240
Steamboat Springs	357	*Bank of Steamboat Springs	212
Sterling	346	Commercial Savings Bank of Sterling	213
Stoneham	316	Stoneham State Bank, The	214
Stonington	313	Colorado State Bank of Stonington	214
Strasburg	322	Strasburg State Bank, The	215
Stratton	228	Stratton State Bank, The	216
Sugar City	200	State Bank of Sugar City	217
Swink	236	First State Bank of Swink	218
Telluride	115	Bank of Telluride, The	218
Timnath	117	Farmers Bank of Timnath	219
Towner	144	People's State Bank of Towner	220
Trinidad	116	Commercial Savings Bank	221
Trinidad	220	International State Bank	222
Two Buttes	237	Bank of Baca County	223
Vernon	330	Vernon State Bank, The	224
Victor	119	Bank of Victor, The	224
Victor	275	Citizens Bank of Victor	225
Vona	295	Vona State Bank, The	226
Walden	121	North Park Bank, The	227
Walden	318	*Stock Growers Bank	228
Walsenburg	156	Guaranty State Bank	229
Weldona	133	Weldon Valley State Bank	230
Westcliffe	122	Henry H. Tomkins and Company, Bankers	231
Wiggins	175	First State Bank of Wiggins	231
Wiley	123	State Bank of Wiley	232
Windsor	248	Farmers State Bank of Windsor	233
Wray	209	People's State Bank of Wray	234
Yampa	125	Bank of Yampa, The	235
Yampa	143	Stockman's Bank	235
Yuma	224	Farmers State Bank of Yuma	236

LETTER OF TRANSMITTAL

OF THE

State Bank Commissioner

January 1, 1919.

To His Excellency,
JULIUS C. GUNTER,
Governor of Colorado.

Sir: Your State Bank Commissioner herewith submits the twelfth annual report, pursuant to Section 68, Chapter 44, Session Laws of Colorado, 1913.

A general statement follows regarding the condition of state and private banks, including trust companies, under supervision of this department, covering the period of the year nineteen hundred and eighteen.

A careful review of constantly changing conditions has, during the past year, impressed upon the minds of our people the importance of their generous support in financing the war necessities, and without doubt this has been accomplished through the patriotism of our citizens and the splendid organization of working forces enlisted from every source, who have so generously devoted weeks of their time in disposing of the various government securities during the year.

Regardless of an unprecedented demand for money in financing food production, the banks under this department are especially commended for their interest and devotion to patriotic work, and their assistance in this state has in no small measure been instrumental in placing Colorado on the "Honor List" of over-subscription of the various bond issues, in addition to which must be credited vast sums advanced for the support of war activities.

Closing this year, there are two hundred and forty banks and trust companies under supervision of the department—an increase of seven since my last annual report—representing in total resources an amount of $106,291,705.23, the increase for the year in this item amounting to $8,988,645.45. This material increase should be explained as involving a heavy financial transaction pend-

ing adjustment, leaving, however, the total resources over one hundred million dollars, with capital stock, surplus and undivided profits of $12,090,247.89.

All available information regarding financial condition has been placed before applicants for certificates of authority that unless locality and territory actually needed additional banking facilities, it was deemed advisable to delay organization until the important question of government finance was settled.

It is not considered that the peace, so welcome to all, will materially affect Colorado, as the prosperity of nineteen hundred and eighteen was not founded upon war activities solely, but due in part to increased production of food stuffs, stimulated by government request along such lines.

This report will call attention to the closing of the Milner Bank and Trust Company of Steamboat Springs, under date of March 11, 1918; and, under the capable management of Special Deputy E. W. Davis, we have been able to pay sixty per cent in dividends to the creditors.

Conditions requiring this radical action were induced by gross mismanagement and investment of banking funds in personal enterprises of former official, with the usual result when this policy is pursued. Every effort had been put forth in endeavor to redeem this institution from its embarrassment, which was partially successful; but later found that for best interest of all concerned, it was advisable to place the bank in charge of this department for liquidation.

Such cases demonstrate that laxity on the part of directors will endanger the depositors through manipulations of the bank's assets, and it is my policy to urge all directors to devote ample time to the discussion of matters of importance to the bank.

The situation developed by the epidemic prevailing in this state has handicapped our work in completing all examinations required by law; however, exercising due caution enables us to practically complete work of the department, and we herewith submit the following:

First semi-annual period	Fees	$11,743.24
Number of examinations	235	
Second semi-annual period	Fees	11,975.85
Certified copies		24.00
Witness fees		9.80
Number of examinations	241	
Total receipts—1918		$23,752.89
Total receipts—1917		22,134.60
Increase		$ 1,618.29
Total examinations—1918		476
Total examinations—1917		473
Increase		3

The foregoing tabulation shows an increase of income which should justify an appropriation commensurate with requirements under the present advanced traveling and other expenses. Would it not appear that greater service could be rendered by ample appropriations, judiciously spent in expanding the department, which is the policy of practically all states maintaining a banking department?

The present salary of deputy commissioners is only on basis of bank employees, while one capable of filling the position of bank examiner must be a man of experience and exceptional qualifications.

Your Commissioner is under obligations to an able and harmonious office personnel, which by individual effort has enabled me to secure better results from year to year; and it is the policy of this office to extend every courtesy possible to bank officials and the general public.

The resignation of Mr. R. W. Joslyn, effective October 20, 1918, is regarded as a serious loss to the department, he having capably discharged his duties, severing his connection to assume a responsible position with a prominent trust company of Colorado. The vacancy above occasioned was filled by appointment of Mr. Mortimer M. Ewing, who for a number of years had been associated with banking institutions of Colorado and Wyoming and was highly recommended by former employers and business associates.

Suggestion from this office is readily adopted by new organizations to capitalize for an amount in excess of the legal requirement, with the idea of establishing responsibility.

With but few exceptions, private banks have incorporated during the past two years, thereby securing greater uniformity of outline, and reduction of practically sixty per cent of capital so invested.

Throughout the state the general condition of the banks has never been better, late reports showing a commendable reserve, desire to conform to the banking law and endeavor to conduct their business upon conservative basis.

The prosperity of Colorado has induced many promoters to place questionable stock, liberally discounting notes taken for the same, which will eventually occasion purchasing banks some embarrassment in collection of such notes at maturity.

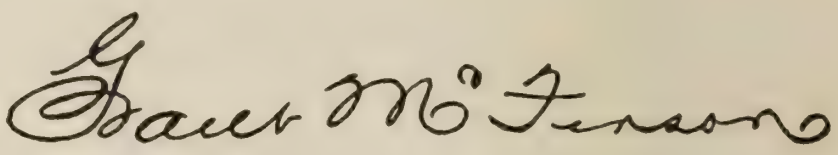
Personal approval of such business is withheld by me as Commissioner, for the reasons that there is legitimate demand for money to finance essential interests, and litigation in securing payment of such obligations can only result in detriment to the standing of banking institutions.

It becomes more apparent each month that there is necessity of some legislation which would control fake promotions, as without doubt many thousands of dollars have been lost to Colorado citizens through such operations during the past year.

In conclusion may I state that the courtesy extended by your Excellency is highly appreciated and has been helpful in my administration.

To the Attorney General and other state officers this department is under obligations for assistance and co-operation whenever solicited.

Respectfully,



State Bank Commissioner.

FOR THE CONSIDERATION OF ALL DIRECTORS AND OFFICERS

Upon the directors of a bank rests the responsibility for protection and care of the interests of depositors, stockholders and employees. We refer you to Section 14 relative to your duties and qualification and the State Bank Commissioner will hold you responsible for neglect, providing necessity requires.

The monthly directors' meeting must be held, minutes signed by those present and be of record for the inspection by the deputy commissioners.

Two semi-annual examinations of the bank shall be made, duly reported and placed on record, the report to be complete in detail or it will not be accepted by the department.

You should be thoroughly conversant with the banking law of Colorado relative to your duties, as your friends hold you morally responsible for funds on deposit with the bank.

All reports must be signed by three directors. However, if unable to obtain requisite signatures in time limit, mail the report for office use, requesting return for completion, thus saving penalty of Section 17.

Sell all real estate held for five years or sooner if you may realize the amount involved by foreclosure, considering only principal and the necessary foreclosure expenses.

Your files should contain all required papers of organization, accessible for inspection of the deputy examining your bank.

Ample surety company bonds for employees are required by the Commissioner.

All employees should have stated vacations during each year, and directors should instruct officers in charge of employees to shift them from one desk or station to another from time to time.

Report promptly to Commissioner any defalcation or irregularity found among officers or employees; this is important.

Furnish the Commissioner names of employees who have had no vacation for two years.

A list of *overdrafts* should be brought before the directors at each monthly meeting and entered on the minutes; all thirty days old should be collected or charged

to Profit and Loss. We urge the utmost co-operation for the elimination of overdrafts account.

No charge ticket or check against the account of any depositor shall be allowed unless signed by two officers of the bank.

Maintain lawful reserve or report to the Commissioner should your reserve show depletion for period of five days and explain the cause of the violation of Section 25 of the banking law.

Avoid excess loans of any nature, but should necessity require temporary excess, this fact should be of record in the minutes of the directors' meetings, and signed, which will indicate responsibility.

Generally speaking, it is good practice to secure financial statements from borrowers whose liability exceeds five hundred dollars on unsecured paper.

When reporting transfer of capital stock in any considerable amount there should be attached the financial statement of the purchaser.

Before certifying to any report, fully advise yourself that the same is a true and correct statement of the condition of the bank, as the penalty of false statements is severe and will be reported to the District Attorney if occasion requires.

Section 42 is especially called to the attention of all officers and directors and there are some indications of violation, which if ascertained to prevail in the future will be vigorously prosecuted, and a careful consideration of Section 85 may place this matter in the proper light and save trouble.

Instruct officers to at least once a month take a proof of Individual Ledger, Cashier Checks, Certificate of Deposit, Certified Checks, Loans and Discounts, and Cash without any assistance from any clerk whatsoever and keep last lists for the Examiner's inspection.

No notes should be sold with or without recourse, except by order of the board of directors and the same entered in the minutes of the bank.

Every bank should keep a Journal or Teller's Cash Book and Journal and a General Ledger and itemize each item on the General Ledger.

A reconcilement book for correspondent banks should be kept by every bank.

No lead pencil entries should be allowed on any of the bank's books; all entries should be made with pen and ink.

Never erase a wrong entry, all corrections should be made by ruling a light line through the error and writing the correct amount above.

Do not destroy spoiled drafts, certificates of deposit or cashier's checks, but file in numerical order with paid drafts, certificates of deposit and cashier's checks.

Keep all blank drafts, certificates of deposit or cashier's checks under lock and key accessible only to your officers, excepting current pads.

CASH RESERVE

This should be carefully figured each day and results shown on Daily Statement Book. In determining this, use only actual cash and good checks on other banks.

Do not carry Cash Items in Cash, but in separate account on Daily Statement. Always keep full detailed list of such items on Teller's Cash Book or Journal.

Use actual cash count on Daily Statement and not "Journal Balance," carrying difference, if any, to "Over and Short."

Under no circumstances must checks be certified unless sufficient funds are on deposit to cover amount certified.

All charges to Interest Account and Expense Account should be verified and initialed by an officer of the bank.

Banks should make it a rule not to honor checks written with lead pencil; many banks return checks so made, stamping the same, "We do not pay lead pencil checks."

Deductions should not be made on deposit slips unless made out in depositor's own hand-writing.

It is recommended that banks educate their customers to make out their own deposit slip.

CERTIFICATES OF AUTHORITY ISSUED DURING 1918

The Nucla State Bank	Nucla
Bank of Idaho Springs (Formerly The Clear Creek and Gilpin Trust Co.)	Idaho Springs
The Bethune State Bank	Bethune
Farmers' and Merchants' State Bank of New Raymer	New Raymer
Farmers' State Bank of Cope	Cope
Commercial Savings Bank of Sterling	Sterling
Farmers' State and Savings Bank of Calhan	Calhan
The Agate State Bank	Agate
Farmers' State Bank of Deer Trail	Deer Trail
Citizens' State and Savings Bank	Boone
The Hasty State Bank	Hasty
The Arkansas Valley Bank	Florence
The Bank of Maybell	Maybell
Farmers' State Bank of Bovina	Bovina
The Snyder State Bank	Snyder
American State Bank of Brighton	Brighton
Bank of Steamboat Springs (Formerly a private bank.)	Steamboat Springs
The Northern Bank and Trust Company	Greeley
The Stockmen and Merchants Bank	Pagosa Springs

PRIVATE BANKS INCORPORATED

Bank of Steamboat Springs, Steamboat Springs, incorporated September 30, 1918.

REORGANIZATIONS

The Clear Creek and Gilpin Trust Company, Idaho Springs, reorganized February 28, 1918, as the Bank of Idaho Springs.

NATIONALIZED

The Emerson and Buckingham Bank and Trust Company, Longmont, nationalized September 10, 1918, as The American National Bank.

Stock Growers' Bank, Walden, nationalized September 27, 1918, as the First National Bank of Walden.

VOLUNTARY LIQUIDATIONS

The Wigton State Bank, Pueblo, liquidated February 28, 1918.

The Royal Bank, Denver, liquidated March 13, 1918.

State Mercantile Bank, Denver, liquidated March 30, 1918.

The Marble City State Bank, Marble, liquidated September 17, 1918.

PURCHASED BY STATE BANKS

The Bank of Norwood, Norwood, purchased by The Norwood State Bank, Norwood, March 18, 1918.

MERGED WITH STATE BANKS

Citizens Exchange Bank, Denver, merged with The Broadway Bank, Denver, August 31, 1918.

CHANGE OF TITLE

Farmers' and Merchants' State Bank of Brighton, Brighton, changed to Farmers' State Bank of Brighton, Brighton, February 27, 1918.

Fort Morgan State Bank, Fort Morgan, changed to Farmers' State Bank of Fort Morgan, Fort Morgan, April 25, 1918.

Citizens' State Bank of Coloflats, Coloflats, changed to Citizens' State Bank of Branson, Branson, December 7, 1918. (Name of town changed.)

INCREASES OF CAPITAL APPROVED

The Lincoln State Bank, Arriba, from $10,000 to $25,000.

State Bank of Sugar City, Sugar City, from $15,000 to $30,000.

Denver Stock Yards Bank, Denver, from $100,000 to $250,000.

The Flagler State Bank, Flagler, from $12,500 to $25,000.

Farmers' State Bank of Flagler, Flagler, from $10,000 to $25,000.

The Ignacio State Bank, Ignacio, from $10,000 to $25,000.

Garfield County State Bank, Grand Valley, from $10,000 to $25,000.

Bank of Baca County, Two Buttes, from $10,000 to $15,000.

Cheyenne County State Bank, Cheyenne Wells, from $15,000 to $30,000.

Home State Bank, Montrose, from $30,000 to $60,000.

The Bethune State Bank, Bethune, from $10,000 to $16,000.

The Eckley State Bank, Eckley, from $15,000 to $25,000.

The Mead State Bank, Mead, from $10,000 to $25,000.

Stock Growers' Bank, Walden, from $20,000 to $25,000.

Bank of Steamboat Springs, Steamboat Springs, from $10,000 to $25,000.

State Savings Bank, Colorado Springs, from $25,000 to $50,000.

REDUCTION OF CAPITAL APPROVED

The Cripple Creek State Bank, Cripple Creek, from $30,000 to $20,000.

BANKS WHICH BECAME MEMBERS OF THE FEDERAL RESERVE SYSTEM

The American Bank and Trust Company, Denver.

The Denver Stock Yards Bank, Denver.

BANKS IN CHARGE OF SPECIAL DEPUTIES

Louisville Bank, Louisville, and The Lafayette Bank and Trust Company, Lafayette.

The International Bank of Commerce, Pueblo.

The Milner Bank and Trust Company, Steamboat Springs.

ABSTRACT OF STATE BANKS

RESOURCES.	Dec. 31, 1917	Mar. 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$11,779,606.37	$12,152,203.07	$12,661,123.13	$13,561,399.96	$13,534,996.65
Loans and discounts (secured by collateral)	13,347,585.43	13,607,262.71	13,957,403.46	13,982,182.80	14,821,264.59
Loans on real estate	2,431,110.48	2,338,563.48	2,281,485.32	2,254,542.32	2,281,984.45
Overdrafts (secured and unsecured)	143,741.06	135,044.92	136,370.07	213,594.70	220,070.03
United States bonds	762,600.85	957,192.57	1,951,773.41	1,442,598.59	2,712,361.11
Bonds to secure postal savings	198,759.27	200,547.00	213,293.30	219,873.00	203,503.26
Other bonds and securities	3,283,463.26	3,543,144.89	3,392,786.05	3,276,451.15	3,430,155.80
Premium on bonds	14,053.05	1,203.15	888.45	863.45	911.45
Furniture and fixtures	402,320.20	407,737.43	418,136.52	446,945.73	475,085.78
Banking house	541,137.31	561,797.35	583,033.49	603,163.39	693,148.21
Other real estate	273,290.29	273,979.71	274,784.91	234,083.17	204,256.31
Due from banks (not reserve banks)	518,486.30	536,852.70	470,433.95	334,675.76	472,870.45
Cash items (not including checks on other banks)	31,684.03	45,454.05	69,897.41	55,632.77	77,692.92
Due from reserve banks	10,223,449.09	10,694,963.33	8,854,253.52	6,802,152.20	9,441,612.55
Checks on other banks	452,958.37	283,164.89	267,466.99	267,018.85	368,328.46
Currency	1,278,420.00	1,218,735.00	1,302,316.00	1,207,874.00	1,319,238.00
Gold	331,960.00	314,538.00	362,970.50	317,853.50	316,258.00
Silver and fractional coin	259,876.54	249,831.67	258,080.56	246,215.89	272,052.03
Expense account	12,446.06	17,486.93	77,642.02	1,248.51	8,930.74
Other resources	60,894.89	120,010.98	.....	224,797.98	264,510.49
Total	$46,347,842.85	$47,659,713.83	$47,534,139.06	$45,693,167.72	$51,119,231.28
LIABILITIES.					
Capital stock	$ 4,365,000.00	$ 4,395,000.00	$ 4,447,500.00	$ 4,677,500.00	$ 4,787,500.00
Surplus fund	1,247,856.32	1,316,930.97	1,368,881.42	1,344,651.42	1,380,648.37
Undivided profits, net	693,906.57	543,881.93	693,698.80	628,997.68	704,142.62
Bills payable	212,803.97	345,350.00	468,888.34	768,831.24	970,259.24
Notes rediscounted	98,389.38	129,780.72	135,883.64	218,055.22	495,118.55
Savings accounts	4,896,916.00	4,848,298.36	4,910,475.13	5,077,595.92	5,103,296.11
Postal savings accounts	119,122.11	147,185.30	104,975.77	100,083.26	90,177.74
Trust funds	673.61	2,601.83	726.30	1,055.59	8,750.64
Dividends unpaid	72,992.00	6,314.76	3,367.94	32,994.03	2,681.91
Individual deposits	25,386,189.36	25,883,378.88	25,426,230.64	22,556,936.28	26,913,712.48
Due to banks (not reserve banks)	1,318,387.50	1,558,975.72	1,258,900.85	993,056.86	1,376,835.29
Due to reserve banks	34,856.18	43,987.64	77,660.77	85,375.98	329,095.67
Demand certificates of deposit	1,122,042.15	1,077,172.87	1,173,965.97	1,045,110.00	1,106,998.42
Time certificates of deposit	6,130,859.23	6,555,486.33	6,601,461.35	7,211,833.92	6,510,271.18
Certified checks	19,804.00	54,602.51	26,882.35	21,066.03	24,333.35
Cashier's checks	469,387.18	660,992.67	713,765.12	702,146.24	948,688.24
Reserved for interest	22,835.24	32,479.66	43,476.04	10,121.73	33,405.26
Reserved for taxes	36,786.71	39,259.46	45,406.71	26,994.28	29,439.80
Other liabilities	99,035.34	18,034.22	31,991.92	190,762.04	303,876.41
Total	$46,347,842.85	$47,659,713.83	$47,534,139.06	$45,693,167.72	$51,119,231.28

ABSTRACT OF TRUST COMPANIES

RESOURCES.	Dec. 31, 1917	Mar. 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 6,919,866.36	$ 7,543,137.91	$ 7,565,548.39	$ 7,931,830.77	$ 7,196,437.81
Loans and discounts (secured by collateral)	15,445,417.47	14,240,152,59	14,205,530.83	14,408,307.20	14,674,742.20
Loans on real estate	2,878,967.78	2,758,877.98	2,764,898.95	2,802,675.68	2,637,948.67
Overdrafts (secured and unsecured)	29,835.86	30,641.56	21,144.33	38,717.65	38,109.47
United States bonds	1,350,087.76	1,738,898.08	1,780,569.07	1,245,736.44	2,423,248.38
Bonds to secure postal savings	215,799.00	215,799.00	215,799.00	215,799.00	213,799.00
Other bonds and securities	8,142,185.14	7,745,434.99	7,606,553.84	7,531,952.84	7,281,424.61
Premium on bonds	30,858.61	30,129.04	29,204.79	40,698.70	26,529.66
Furniture and fixtures	241,136.02	237,268.80	262,288.91	258,281.70	282,751.64
Banking house	614,718.15	600,218.15	738,718.15	739,298.15	806,798.15
Other real estate	425,586.92	419,146.31	385,201.54	356,423.83	383,771.00
Due from banks (not reserve banks)	474,643.59	212,302.25	167,558.60	138,042.17	237,932.59
Cash items (not including checks on other banks)	108,302.95	47,152.30	34,776.11	61,446.00	57,496.31
Due from reserve banks	8,638,123.07	8,497,666.13	7,949,923.12	8,640,869.51	15,389,577.88
Checks on other banks	678,639.13	322,899.76	242,467.86	565,503.69	853,090.89
Currency	1,207,228.00	1,079,919.00	1,215,037.00	1,142,765.00	1,008,408.00
Gold	355,735.00	423,372.00	407,889.50	361,732.00	331,149.50
Silver and fractional coin	107,678.62	90,142.17	126,042.09	106,091.38	108,256.10
Expense account	11.46	72.71	.....	.....	.....
Other resources	114,660.36	104,209.62	104,591.28	135,001.25	171,924.52
Total	$47,979,481.25	$46,337,440.35	$45,823,743.36	$46,721,172.96	$54,123,396.38
LIABILITIES.					
Capital stock	$ 3,140,000.00	$ 3,090,000.00	$ 3,040,000.00	$ 3,040,000.00	$ 3,290,000.00
Surplus fund	1,275,700.00	1,282,200.00	1,283,000.00	1,300,200.00	1,290,396.42
Undivided profits, net	357,892.38	420,318.31	528,663.11	340,458.90	480,974.68
Bills payable	138,300.00	128,300.00	288,000.00	223,000.00	354,750.66
Notes rediscounted	.....	100,000.00	135,000.00	334,812.70	312,407.68
Savings accounts	20,424,196.52	20,022,007.81	19,965,941.24	20,490,377.93	19,581,649.41
Postal savings accounts	172,855.09	142,023.41	136,685.34	128,899.08	112,875.81
Trust funds	952,576.54	594,304.90	543,834.26	1,027,621.56	1,563,063.07
Dividends unpaid	50,250.00	496.00	591.00	54,718.50	13,388.38
Individual deposits	15,744,110.20	14,862,426.80	14,014,409.01	14,155,334.55	15,904,823.21
Due to banks (not reserve banks)	1,359,771.50	1,269,200.81	1,353,374.95	1,205,022.08	1,153,067.85
Due to reserve banks	9,650.76	600,186.32	595,926.63	625,826.87	746,704.39
Demand certificates of deposit	437,775.13	397,974.70	356,406.48	363,530.47	446,898.53
Time certificates of deposit	3,222,594.71	2,817,868.94	2,859,435.96	2,796,590.58	2,420,579.56
Certified checks	90,364.91	67,417.92	47,135.11	69,878.22	52,976.98
Cashier's checks	414,502.01	324,093.33	396,603.83	418,168.81	6,021,584.54
Reserved for interest	53,806.50	103,722.37	150,409.86	33,759.47	161,423.95
Reserved for taxes	67,978.08	56,509.61	39,019.43	51,687.26	67,744.60
Other liabilities	67,156.92	58,389.12	89,307.15	61,312.98	148,086.66
Total	$47,979,481.25	$46,337,440.35	$45,823,743.36	$46,721,172.96	$54,123,396.38

ABSTRACT OF PRIVATE BANKS

RESOURCES.	Dec. 31, 1917	Mar. 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured	$ 401,200.85	$ 401,462.65	$ 385,229.15	$ 398,900.50	$ 341,062.92
Loans and discounts (secured by collateral)	268,693.97	272,264.26	281,009.84	277,001.41	199,117.85
Loans on real estate	111,801.09	105,249.92	90,717.27	96,146.69	84,276.36
Overdrafts (secured and unsecured)	16,791.71	11,848.51	6,638.40	10,928.81	16,458.74
United States bonds	23,075.00	33,850.00	111,326.00	51,361.10	49,642.44
Bonds to secure postal savings	.....	.....	.....	.....	.....
Other bonds and securities	36,805.62	51,863.54	57,693.29	18,836.47	45,828.00
Premium on bonds	.....	.....	.....	.....	.....
Furniture and fixtures	14,365.10	14,074.65	15,999.75	15,681.08	11,397.58
Banking house	16,149.17	9,000.00	18,000.00	18,000.00	6,500.00
Other real estate	22,265.04	12,179.63	9,688.29	9,688.29	12,877.16
Due from banks (not reserve banks)	22,402.49	13,417.82	7,289.39	9,542.38	15,790.32
Cash items (not including checks on other banks)	868.54	148.43	141.75	2,300.00	92.20
Due from reserve banks	561,352.40	487,354.34	314,296.31	216,889.60	196,037.35
Checks on other banks	9,990.86	6,614.52	8,379.21	8,357.87	6,198.41
Currency	45,216.00	38,003.00	41,987.00	37,593.00	33,745.00
Gold	16,505.00	16,962.50	14,992.50	15,157.50	6,935.00
Silver and fractional coin	7,957.11	8,840.12	7,747.60	7,613.94	5,647.66
Expense account	3,264.25	966.37	4,008.33	472.73	433.64
Other resources	6,066.59	3,206.17	.....	39,290.01	536.94
Total	$ 1,584,770.79	$1,487,306.43	$1,375,144.08	$1,233,761.38	$1,032,577.57
LIABILITIES.					
Capital stock	$ 160,000.00	$ 125,000.00	$ 110,000.00	$ 110,000.00	$ 90,000.00
Surplus fund	56,092.75	59,156.50	55,500.00	55,625.00	56,227.14
Undivided profits, net	15,107.70	8,260.23	14,573.20	15,641.49	12,359.47
Bills payable	.....	.....	4,500.00	14,500.00	4,500.00
Notes rediscounted	.....	4,500.00	.....	.....	.....
Savings accounts	12,567.40	15,877.97	15,852.74	16,809.09	18,365.12
Postal savings accounts	.....	.....	.....	.....	3,359.89
Trust funds	.....	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....	.....
Individual deposits	996,041.82	924,690.67	856,477.57	722,494.26	638,601.28
Due to banks (not reserve banks)	9,724.28	8,397.09	3,583.22	3,995.52	3,205.35
Due to reserve banks	.....	.....	.....	.....	.....
Demand certificates of deposit	56,308.36	56,322.62	50,955.05	31,023.02	32,773.19
Time certificates of deposit	271,059.16	276,499.30	253,024.73	261,007.66	158,689.18
Certified checks	.....	.....	.....	13.25	19.00
Cashier's checks	4,391.85	4,733.20	7,598.34	2,652.09	13,912.95
Reserved for interest	.....	631,68	.....	.....	.....
Reserved for taxes	536.73	200.00	.....	.....	.....
Other liabilities	2,940.74	3,037.17	3,079.23	.....	565.00
Total	$1,584,770.79	$1,487,306.43	$1,375,144.08	$1,233,761.38	$1,032,577.57

ABSTRACT OF ALL BANKS UNDER SUPERVISION OF STATE BANK COMMISSIONER

RESOURCES.	Dec. 31, 1917	Mar. 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$19,100,673.58	$20,096,803.63	$20,611,900.67	$21,892,131,23	$21,072,497.38
Loans and discounts (secured by collateral)	29,061,696.87	28,119,679.56	28,443,944.13	28,667,491.41	29,695,124.64
Loans on real estate	5,421,879.35	5,202,691.38	5,137,101.54	5,153,364.69	5,004,209.48
Overdrafts (secured and unsecured)	190,368.63	177,534.99	164,152.80	263,241.16	274,638.24
United States bonds	2,135,763.61	2,729,940.65	3,843,668.48	2,739,696.13	5,185,251.93
Bonds to secure postal savings	414,558.27	416,346.00	429,092.30	435,672.00	417,302.26
Other bonds and securities	11,462,454.02	11,340,443.42	11,057,033.18	10,827,240.46	10,757,408.41
Premium on bonds	44,911.66	31,332.19	30,093.24	41,562.15	27,441.11
Furniture and fixtures	657,821.32	659,080.88	696,425.18	720,908.51	769,235.00
Banking house	1,172,004.63	1,171,015.50	1,339,751.64	1,360,461.54	1,506,446.36
Other real estate	721,142.25	705,305.65	669,674.74	600,195.29	600,904.47
Due from banks (not reserve banks)	1,015,532.38	762,572.77	645,281.94	482,260.31	726,593.36
Cash items (not including checks on other banks)	140,855.52	92,754.78	104,815.27	119,378.77	135,281.43
Due from reserve banks	19,422,924.56	19,679,983.80	17,118,472.95	15,659,911.31	25,027,227.78
Checks on other banks	1,141,588.36	612,679.17	518,314.06	840,880.41	1,227,617.76
Currency	2,530,864.00	2,336,657.00	2,559,340.00	2,388,232.00	2,361,391.00
Gold	704,200.00	754,872.50	785,852.50	694,743.00	654,342.50
Silver and fractional coin	375,512.27	348,813.96	391,870.25	359,921.21	385,955.79
Expense	15,721.77	18,526.01	.....	1,721.24	9,364.38
Other resources	181,621.84	227,426.77	186,241.63	399,089.24	436,971.95
Total	$95,912,094.89	$95,484,460.61	$94,733,026.50	$93,648,102.06	$106,275,205.23
Reserve	29.01%	29.54%	26.14%	23.81%	32.49%
Average Reserve					28.19%
LIABILITIES.					
Capital stock	$ 7,665,000.00	$ 7,610,000.00	$ 7,597,500.00	$ 7,827,500.00	$ 8,167,500.00
Surplus fund	2,579,649.07	2,658,287.47	2,707,381.42	2,700,476.42	2,727,271.93
Undivided profits, net	1,066,906.65	972,460.47	1,236,935.11	985,098.07	1,197,476.77
Bills payable	351,103.97	473,650.00	761,388.34	1,006,331.24	1,329,509.90
Notes rediscounted	98,389.38	234,280.72	270,883.64	552,867.92	807,526.23
Savings accounts	25,333,679.92	24,886,184.14	24,892,269.11	25,584,782.94	24,703,310.64
Postal savings accounts	291,977.20	289,208.71	241,661.11	228,982.34	206,413.44
Trust funds	953,250.15	596,906.73	544,560.56	1,028,677.15	1,571,813.71
Dividends unpaid	123,242.00	6,810.76	3,958.94	87,712.53	16,070.29
Individual deposits	42,126,341.38	41,670,496.35	40,297,117.22	37,434,765.09	43,457,136.97
Due to banks (not reserve banks)	2,687,883.28	2,836,573.62	2,615,859.02	2,202,074.46	2,533,108.49
Due to reserve banks	44,506.94	644,173.96	673,587.40	711,202.85	1,075,800.06
Demand certificates of deposit	1,616,125.64	1,531,470.19	1,581,327.50	1,439,636.49	1,586,670.14
Time certificates of deposit	9,624,513.10	9,649,854.57	9,713,922.04	10,269,432.16	9,089,539.92
Certified checks	110,168.91	122,020.43	74,017.46	90,957.50	77,329.33
Cashier's checks	888,281.04	989,819.20	1,117,967.29	1,122,967.14	6,984,185.73
Reserved for interest	76,641.74	136,833.71	193,885.90	43,881.20	194,829.21
Reserved for taxes	105,301.52	95,969.07	84,426.14	78,681.54	97,184.40
Other liabilities	169,133.00	79,460.51	124,378.30	252,075.02	452,528.07
Total	$95,912,094.89	$95,484,460.61	$94,733,026.50	$93,648,102.06	$106,275,205.23

COMPARATIVE STATEMENT

	Number of Banks	Capital, Surplus, and Undivided Profits	Total Resources
Abstract No. 47—Nov. 1, 1918	239	$12,090,247.89	$106,275,205.23
Abstract No. 1—Feb. 14, 1908	105	6,201,026.73	29,594,052.29
Increase	134	$ 5,889,221.16	$ 76,681,152.94

Dec. 27, 1916, other real estate	$885,388.80
Nov. 1, 1918, other real estate	549,769.61
Total decrease	$335,619.19

	Per cent Overdrafts to Deposits	Overdrafts	Individual Deposits
Abstract No. 1—Feb. 14, 1908	1.09	$131,228.74	$12,023,579.57
Abstract No. 36—Dec. 27, 1916	.72	219,898.08	30,531,675.72
Abstract No. 47—Nov. 1, 1918	.63	274,638.24	43,457,136.97

	Nov. 20, 1917	Nov. 1, 1918
Total resources	$97,303,059.78	$106,275,205.23
Total deposits	84,851,785.70	91,301,378.72
Total U. S. bonds	2,094,812.43	5,185,251.93
Total other bonds	11,650,362.56	10,757,408.41

Private Banks	Total Resources
Nov. 17, 1916, 29 banks	$2,765,848.64
Nov. 1, 1918, 8 banks	1,032,577.57
Decrease 21	$1,733,271.07
Aug. 31, 1918, bills payable and rediscounts	$2,526,307.98
Sept. 12, 1916, bills payable and rediscounts	502,913.89
Increase	$2,023,394.09
May 1, 1917, savings deposits	$24,420,664.31
Time certificates of deposit	9,805,439.29
Total	$34,226,103.60
Nov. 1, 1918, savings deposits	$24,703,310.64
Time certificates of deposit	9,089,539.92
Total	$33,792,850.56

COMPILED FROM CALL REPORTS UNDER DATE NOVEMBER 1, 1918

		Capital	Total Capital	Total Surplus	Total Undivided Profits	
89	Banks with capital	$ 10,000	$ 890,000	$ 264,173.37	$ 138,390.40	9 Without surplus 1 Without undivided profits
5	Banks with capital	12,000	60,000	15,650.00	8,507.62	
1	Bank with capital	12,500	12,500	450.00	3,653.05	
30	Banks with capital	15,000	450,000	178,000.00	70,533.56	5 Without undivided profits 2 Without surplus
8	Banks with capital	20,000	160,000	34,000.00	18,788.34	1 Without surplus
32	Banks with capital	25,000	800,000	218,725.00	112,910.06	5 Without surplus 2 Without undivided profits
21	Banks with capital	30,000	630,000	277,650.00	91,303.42	2 Without surplus
1	Bank with capital	35,000	35,000	17,500.00	11,582.15	
1	Bank with capital	40,000	40,000	3,500.00	4,431.69	
17	Banks with capital	50,000	850,000	294,500.00	180,892.57	1 Without surplus
1	Bank with capital	60,000	60,000	2,000.00	5,582.98	
2	Banks with capital	75,000	150,000	1,500.00	12,369.77	1 Without surplus
4	Banks with capital	100,000	400,000	48,000.00	30,642.23	
1	Bank with capital	250,000	250,000	25,000.00	14,554.78	
6	Private banks	10,000	60,000	32,227.14	11,525.38	2 Without surplus 2 Without undivided profits
2	Private banks	15,000	30,000	24,000.00	834.09	1 Without undivided profits
4	Trust companies	50,000	200,000	77,200.00	11,137.14	
1	Trust company	75,000	75,000	14,500.00	6,084.33	
4	Trust companies	100,000	400,000	154,000.00	56,849.24	1 Without surplus
1	Trust company	125,000	125,000	10,000.00	14,352.78	
1	Trust company	150,000	150,000	40,000.00	22,068.10	
1	Trust company	200,000	200,000	40,000.00	5,916.41	
1	Trust company	240,000	240,000	12,000.00	2,084.31	
3	Trust companies	300,000	900,000	254,696.42	85,705.01	
2	Trust companies	500,000	1,000,000	688,000.00	276,777.36	
239	Totals		$8,167,500	$2,727,271.93	$1,197,476.77	

GEOGRAPHICAL INDEX

ADAMS COUNTY
5 Banks

NAME OF BANK	TOWN
American State Bank of Brighton	Brighton
Aurora State and Savings Bank, The	Aurora
Bennett State Bank, The	Bennett
East Lake State Bank, The	East Lake
Farmers' State Bank of Brighton	Brighton

ALAMOSA COUNTY
1 Bank

Safety First State and Savings Bank	Alamosa

ARAPAHOE COUNTY
5 Banks

Byers State Bank, The	Byers
Deer Trail State Bank, The	Deer Trail
Farmers' State Bank of Deer Trail	Deer Trail
Littleton State Bank, The	Littleton
Strasburg State Bank, The	Strasburg

ARCHULETA COUNTY
2 Banks

Citizens' Bank of Pagosa Springs	Pagosa Springs
Stockmen's and Merchants' Bank	Pagosa Springs

BACA COUNTY
4 Banks

Bank of Baca County	Two Buttes
Colorado State Bank of Stonington	Stonington
Farmers' State Bank of Springfield	Springfield
First State Bank of Springfield	Springfield

BENT COUNTY

Bent County Bank of Las Animas	Las Animas
Farmers' State Bank of Las Animas	Las Animas
Hasty State Bank, The	Hasty

BOULDER COUNTY
5 Banks

First State Bank of Louisville	Louisville
First State Bank of Nederland	Nederland
Mercantile Bank and Trust Company, The	Boulder
Ni Wot State Bank, The	Ni Wot
State Bank of Lyons	Lyons

CHEYENNE COUNTY
2 Banks

Cheyenne County State Bank	Cheyenne Wells
Kit Carson State Bank, The	Kit Carson

CLEAR CREEK COUNTY
3 Banks

Bank of Clear Creek County	Georgetown
Bank of Georgetown	Georgetown
Bank of Idaho Springs	Idaho Springs

CONEJOS COUNTY
2 Banks

Colonial State Bank	Manassa
Commercial State Bank	Antonito

COSTILLA COUNTY
4 Banks

Blanca State Bank, The	Blanca
Costilla County Bank	San Acacio
First State Bank of Mesita	Mesita
Hooper State Bank, The	Hooper

CROWLEY COUNTY
3 Banks

Citizens' State Bank of Ordway	Ordway
Olney Springs State Bank, The	Olney Springs
State Bank of Sugar City	Sugar City

CUSTER COUNTY
1 Bank

Henry H. Tomkins and Company, Bankers	Westcliffe

GEOGRAPHICAL INDEX—Continued

DELTA COUNTY
5 Banks
Bank of North Fork....Hotchkiss
Colorado State Bank....Delta
Crawford State Bank, The....Crawford
Fruit Exchange State Bank, The....Paonia
State Bank of Austin....Austin

DENVER COUNTY
24 Banks
American Bank and Trust Company, The....Denver
Broadway Bank, The....Denver
Capitol Hill State Bank, The....Denver
Central Savings Bank and Trust Company, The....Denver
City Bank and Trust Company, The....Denver
Colorado State and Savings Bank....Denver
Commerce State and Savings Bank....Denver
Denver Stock Yards Bank, The....Denver
Drovers' State Bank, The....Denver
Guardian Trust Company, The....Denver
Hibernia Bank and Trust Company, The....Denver
Home Savings and Trust Company, The....Denver
Ideal Bank, The....Denver
International Trust Company, The....Denver
Interstate Trust Company, The....Denver
Italian American Bank, The....Denver
Liberty Bank, The....Denver
Merchants' Bank, The....Denver
Motor Bank, The....Denver
North Denver Bank, The....Denver
Pioneer State Bank, The....Denver
Silver State Bank, The....Denver
Union State Bank of Denver....Denver
West Side State Bank, The....Denver

DOUGLAS COUNTY
2 Banks
Castle Rock State Bank, The....Castle Rock
Parker State Bank, The....Parker

EAGLE COUNTY
2 Banks
Bank of Gypsum....Gypsum
Red Cliff State Bank, The....Red Cliff

ELBERT COUNTY
6 Banks
Agate State Bank, The....Agate
Elbert County Bank....Elbert
Elizabeth State Bank, The....Elizabeth
Kiowa State Bank, The....Kiowa
Matheson State Bank, The....Matheson
State Bank of Simla....Simla

EL PASO COUNTY
9 Banks
Bank of Manitou, The....Manitou
Colorado Savings Bank, The....Colorado Springs
Colorado Title and Trust Company, The....Colorado Springs
Farmers' State Bank of Peyton....Peyton
Farmers' State and Savings Bank of Calhan....Calhan
First State Bank of Calhan....Calhan
Monument State Bank, The....Monument
State Bank of Ramah....Ramah
State Savings Bank, The....Colorado Springs

FREMONT COUNTY
1 Bank
Arkansas Valley Bank, The....Florence

GARFIELD COUNTY
4 Banks
First State Bank of Silt....Silt
Garfield County State Bank....Grand Valley
New Castle State Bank....New Castle
Union State Bank of Rifle....Rifle

GEOGRAPHICAL INDEX—Continued

GRAND COUNTY
2 Banks
Bank of Kremmling, The ..... Kremmling
First State Bank of Sulphur Springs ..... Hot Sulphur Springs

GUNNISON COUNTY
2 Banks
Bank of Crested Butte ..... Crested Butte
Gunnison Bank and Trust Company, The ..... Gunnison

HUERFANO COUNTY
2 Banks
Guaranty State Bank ..... Walsenburg
La Veta State Bank, The ..... La Veta

JACKSON COUNTY
1 Bank
North Park Bank, The ..... Walden

JEFFERSON COUNTY
2 Banks
First State Bank of Arvada ..... Arvada
Golden Savings Bank, The ..... Golden

KIOWA COUNTY
3 Banks
Colorado State Bank, Haswell ..... Haswell
First State Bank of Brandon ..... Brandon
People's State Bank of Towner ..... Towner

KIT CARSON COUNTY
8 Banks
Bethune State Bank, The ..... Bethune
Burlington State Bank, The ..... Burlington
Farmers' State Bank of Flagler ..... Flagler
Flagler State Bank, The ..... Flagler
Seibert State Bank, The ..... Seibert
Stock Growers' State Bank ..... Burlington
Stratton State Bank, The ..... Stratton
Vona State Bank, The ..... Vona

LA PLATA COUNTY
3 Banks
Durango Trust Company, The ..... Durango
Farmers' and Merchants' Bank ..... Bayfield
Ignacio State Bank, The ..... Ignacio

LARIMER COUNTY
4 Banks
Estes Park Bank, The ..... Estes Park
Farmers' Bank and Trust Company of Fort Collins, The ..... Fort Collins
Farmers' Bank of Timnath ..... Timnath
Larimer County Bank and Trust Company, The ..... Loveland

LAS ANIMAS COUNTY
4 Banks
Citizens' State Bank of Branson ..... Branson
Commercial Savings Bank, The ..... Trinidad
First State Bank of Aguilar ..... Aguilar
International State Bank, The ..... Trinidad

LINCOLN COUNTY
5 Banks
Bovina State Bank, The ..... Bovina
Farmers' and Merchants' Bank of Limon ..... Limon
Genoa State Bank, The ..... Genoa
Limon State Bank, The ..... Limon
Lincoln State Bank, The ..... Arriba

LOGAN COUNTY
9 Banks
Commercial Savings Bank of Sterling ..... Sterling
Farmers' Bank of Fleming ..... Fleming
First Bank of Iliff ..... Iliff
First State Bank of Crook ..... Crook
Fleming State Bank, The ..... Fleming
Merino State Bank, The ..... Merino
Padroni State Bank, The ..... Padroni
Peetz State Bank, The ..... Peetz
Proctor State Bank, The ..... Proctor

GEOGRAPHICAL INDEX—Continued

MESA COUNTY
6 Banks
Bank of DeBeque, The ..... DeBeque
Bank of Grand Junction, The ..... Grand Junction
First Bank of Fruita ..... Fruita
First State Bank of Clifton ..... Clifton
Stockmen's Bank of Collbran ..... Collbran
United States Bank and Trust Company, The ..... Grand Junction

MINERAL COUNTY
1 Bank
Tomkins Brothers, Bankers ..... Creede

MOFFAT COUNTY
1 Bank
Bank of Maybell, The ..... Maybell

MONTEZUMA COUNTY
1 Bank
J. J. Harris and Company, Bankers ..... Dolores

MONTROSE COUNTY
3 Banks
Home State Bank, The ..... Montrose
Nucla State Bank, The ..... Nucla
Olathe State Bank, The ..... Olathe

MORGAN COUNTY
8 Banks
Farmers' State Bank of Brush ..... Brush
First State Bank of Hillrose ..... Hillrose
First State Bank of Wiggins ..... Wiggins
Farmers' State Bank of Fort Morgan ..... Fort Morgan
Goodrich State Bank, The ..... Goodrich
Orchard State Bank, The ..... Orchard
Synder State Bank, The ..... Synder
Weldon Valley State Bank ..... Weldona

OTERO COUNTY
7 Banks
Beaty, J. N. and Company, Bankers ..... Manzanola
Colorado Savings and Trust Company, The ..... La Junta
First State Bank of Cheraw ..... Cheraw
First State Bank of Swink ..... Swink
Fowler State Bank, The ..... Fowler
La Junta State Bank ..... La Junta
People's State Bank ..... Rocky Ford

OURAY COUNTY
3 Banks
Bank of Ridgway, The ..... Ridgway
Citizens' State Bank of Ouray ..... Ouray
Miners' and Merchants' Bank ..... Ouray

PARK COUNTY
2 Banks
Bank of Alma, The ..... Alma
Bank of Fairplay, The ..... Fairplay

PHILLIPS COUNTY
4 Banks
American State Bank of Amherst ..... Amherst
Farmers' State Bank of Haxtun ..... Haxtun
Paoli State Bank, The ..... Paoli
Phillips County State Bank ..... Holyoke

PITKIN COUNTY
1 Bank
Aspen State Bank, The ..... Aspen

PROWERS COUNTY
6 Banks
American State Bank ..... Granada
Bristol State Bank, The ..... Bristol
Citizens' State Bank of Lamar ..... Lamar
Hartman State Bank, The ..... Hartman
Holly State Bank, The ..... Holly
State Bank of Wiley ..... Wiley

GEOGRAPHICAL INDEX—Continued

PUEBLO COUNTY
4 Banks
Bank of Pueblo, The....Pueblo
Citizens' State and Savings Bank....Boone
Minnequa Bank of Pueblo, The....Pueblo
Pueblo Savings Bank and Trust Company, The....Pueblo

RIO BLANCO COUNTY
1 Bank
Bank of Meeker, The....Meeker

RIO GRANDE COUNTY
3 Banks
Bank of Del Norte....Del Norte
Rio Grande State Bank....Del Norte
Wallace State Bank, The....Monte Vista

ROUTT COUNTY
5 Banks
Bank of Steamboat Springs, The....Steamboat
Bank of Yampa, The....Yampa
Routt County Bank....Oak Creek
Stockman's Bank, The....Yampa
Yampa Valley Bank....Hayden

SAGUACHE COUNTY
2 Banks
Bank of Moffat, The....Moffat
Saguache County Bank....Saguache

SAN MIGUEL COUNTY
2 Banks
Bank of Telluride, The....Telluride
Norwood State Bank, The....Norwood

SUMMIT COUNTY
1 Bank
Engle Brothers' Exchange Bank....Breckenridge

TELLER COUNTY
3 Banks
Bank of Victor, The....Victor
Citizens' Bank of Victor, The....Victor
Cripple Creek State Bank, The....Cripple Creek

WASHINGTON COUNTY
3 Banks
Bank of Akron, The....Akron
Farmers' State Bank of Cope....Cope
Farmers' State Bank of Otis....Otis

WELD COUNTY
28 Banks
Briggsdale State Bank, The....Briggsdale
Buckingham State Bank, The....Buckingham
Erie Bank, The....Erie
Farmers' Bank of Severance....Severance
Farmers' and Merchants' Bank of Evans....Evans
Farmers' and Merchants' State Bank of New Raymer....New Raymer
Farmers' State Bank of Keota....Keota
Farmers' State Bank of Windsor....Windsor
Farmers' State Bank of Platteville....Platteville
First State Bank of Frederick....Frederick
First State Bank of Milliken....Milliken
First State Bank of Nunn....Nunn
Fort Lupton State Bank, The....Fort Lupton
Gilcrest State Bank, The....Gilcrest
Grover State Bank, The....Grover
Hudson State Bank, The....Hudson
Johnstown State Bank, The....Johnstown
Keene Valley Bank, The....Keenesburg
Kersey State Bank, The....Kersey
La Salle State Bank, The....La Salle
Mead State Bank, The....Mead
Northern Bank and Trust Company, The....Greeley
Pierce Exchange Bank....Pierce
Platte Valley State Bank....Fort Lupton
Roggen State Bank, The....Roggen
State Bank of Raymer....New Raymer
Stoneham State Bank, The....Stoneham
Weld County Savings Bank....Greeley

GEOGRAPHICAL INDEX—Continued

YUMA COUNTY
7 Banks

Eckley State Banks, The	Eckley
Farmers' State Bank of Yuma	Yuma
First State Bank of Idalia	Idalia
Kirk State Bank, The	Kirk
Laird State Bank, The	Laird
People's State Bank of Wray	Wray
Vernon State Bank, The	Vernon

Counties Without State Banks

Chaffee County
Dolores County
Gilpin County
Lake County
Hinsdale County
San Juan County
Sedgwick County

Total number of counties—63.

NO. 348.

THE AGATE STATE BANK, AGATE, ELBERT COUNTY

Alfred A. Storey, President; Carle H. Smith, Vice-President; C. E. Storey, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	.....	.....	$ 2,776.60	$ 8,704.95
Loans and discounts (secured by collateral	.....	.....	.....	6,819.50	15,291.15
Overdrafts (secured and unsecured)	.....	.....	.....	.....	199.75
United States bonds	.....	.....	.....	.....	545.64
Other bonds and securities	.....	.....	.....	187.58	.....
Furniture and fixtures	.....	.....	.....	1,586.00	2,208.75
Banking house	.....	.....	.....	.....	2,698.00
Cash items (not including checks on other banks)	.....	.....	.....	55.40	.....
Due from reserve banks	.....	.....	.....	4,363.40	12,387.64
Checks on other banks	.....	.....	.....	211.64	2.00
Currency	.....	.....	.....	525.00	845.00
Silver and fractional coin	.....	.....	.....	232.92	280.46
Expense account	.....	.....	.....	.....	246.70
Other resources	.....	.....	.....	184.90	.....
Total	.....	.....	.....	$ 16,942.94	$ 43,401.04
LIABILITIES.					
Capital stock	.....	.....	.....	$ 10,000.00	$ 10,000.00
Surplus fund	.....	.....	.....	1,000.00	1,000.00
Individual deposits	.....	.....	.....	4,011.64	30,393.08
Time certificates of deposit	.....	.....	.....	1,322.92	769.62
Certified checks	.....	.....	.....	.....	1,238.34
Cashier's checks	.....	.....	.....	608.38	.....
Total	.....	.....	.....	$ 16,942.94	$ 43,401.04

Directors—Carle H. Smith, Alfred A. Storey, C. E. Storey.

NO. 208.

FIRST STATE BANK OF AGUILAR, AGUILAR, LAS ANIMAS COUNTY

W. T. Emberton, President; L. M. Valle, Cashier

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 30,414.25	$ 25 691.20	$ 21,207.54	$ 26,466.30	$ 34,230.97
Loans and discounts (secured by collateral)	55,012.33	62,064.22	73,220.82	85,453.73	82,813.86
Loans on real estate	15,113.65	17,163.49	20,210.54	16,110.61	13,709.76
Overdrafts (secured and unsecured)	1,013.35	829.34	614.00	1,077.21	234.82
United States bonds	.....	1,050.00	1,350.00	7,100.00	15,000.00

Other bonds and securities	1,165.00	1,000.00	1,043.17	.....	24.93
Furniture and fixtures	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Other real estate	4,550.00	4,550.00	4,550.00	4,550.00	4,550.00
Due from banks (not reserve banks	15,949.49	4,206.28	968.01	1,921.52	4,332.31
Due from reserve banks	38,977.95	47,293.26	59,464.09	34,122.91	22,188.67
Currency	12,936.00	6,905.00	11,251.00	9,611.00	11,450.00
Gold	7.50	130.00	245.00	295.00	130.00
Silver and fractional coin	1,355.86	857.70	2,114.53	2,396.01	1,263.34
Other resources	.....	.....	.....	20.50	.....
Total	$ 178,295.38	$ 173,540.49	$ 198,038.70	$ 190,924.79	$ 191,728.66
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	800.00	3,000.00	3,000.00	3,000.00	5,000.00
Undivided profits, net	2,702.05	1,093.02	502.05	502.05	34.32
Dividends unpaid	.....	.....	1,140.18	1,532.27	944.60
Individual deposits	106,570.08	97,122.51	105,012.73	94,999.79	106,642.59
Time certificates of deposit	51,731.75	56,315.01	70,734.03	70,025.68	62,824.60
Certified checks	.....	5.00	.....	789.80	.....
Cashier's checks	1,491.50	1,004.95	2,649.71	5,075.20	1,282.55
Total	$ 178,295.38	$ 173,540.49	$ 198,038.70	$ 190,924.79	$ 191,728.66

Directors—W. T. Emberton, A. I. Lindsey, Jos. Machetta.

NO. 3.

THE BANK OF AKRON, AKRON, WASHINGTON COUNTY

George Murray, President and Cashier; Ruth Randall, Assistant Cashier

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 37,393.55	$ 45,659.33	$ 45,659.33	$ 46,868.83	$ 47,845.83
Loans and discounts (secured by collateral)	38,812.00	35,394.00	44,079.65	46,659.65	38,119.15
Loans on real estate	4,485.00	4,000.00	6,400.00	7,400.00	5,000.00
Overdrafts (secured and unsecured)	175.57	434.14	289.07	1,328.95	6,197.31
Furniture and fixtures	500.00	500.00	500.00	500.00	500.00
Banking house	7,000.00	.....	.....	.....	.....
Due from reserve banks	38,502.62	59,555.84	27,858.71	20,483.65	17,630.93
Checks on other banks	1,614.85	1,209.19	869.75	916.57	846.99
Currency	8,466.00	4,026.00	8,735.00	6,134.00	7,224.00
Gold	.....	95.00	.....	25.00	.....
Silver and fractional coin	257.38	504.55	526.18	823.99	326.58
Total	$ 137,206.97	$ 151,378.05	$ 134,917.69	$ 131,140.64	$ 123,690.79

THE BANK OF AKRON, AKRON, WASHINGTON COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	.....	.....	2,324.53	804.65	834.09
Bills payable	.....	.....	.....	10,000.00	.....
Individual deposits	74,826.06	86,711,38	66,955.55	57,743.19	69,838.58
Time certificates of deposit	31,844.18	33,834.99	35,637.61	32,592.80	23,018.12
Reserved for interest	.....	631.68	.....	.....	.....
Reserved for taxes	536.73	200.00	.....	.....	.....
Total	$ 137,206.97	$ 151,378.05	$ 134,917.69	$ 131,140.64	$ 123,690.79

Owner—George Murray.

NO. 286.

SAFETY FIRST STATE AND SAVINGS BANK, ALAMOSA, ALAMOSA COUNTY

John Spriestersbach, President; Thomas J. Everitt, Vice-President; A. J. West, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 22,745.73	$ 21,063.27	$ 21,314.79	$ 22,833.07	$ 25,899.24
Loans and discounts (secured by collateral)	20,959.81	32,678.29	26,886.95	26,786.70	37,445.49
Loans on real estate	12,349.69	9,199.55	10,307.10	10,015.20	9,985.20
Overdrafts (secured and unsecured)	84.32	30.26	3.47	110.77	432.47
United States bonds	.....	16,837.00	.....	.....	27,850.00
Other bonds and securities	20,669.07	10,270.67	29,016.11	21,303.51	7,169.73
Furniture and fixtures	1,500.00	1,500.00	1,500.00	1,500.00	1,550.00
Banking house	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Other real estate	.....	.....	1,166.30	1,171.05	.....
Due from banks (not reserve banks)	2,649.48	2,048.72	1,250.91	911.85	4,111.71
Due from reserve banks	24,545.95	19,173.66	15,780.30	10,251.98	7,518.24
Checks on other banks	149.89	454.37	176.47	194.60	853.37
Currency	4,812.00	4,856.00	4,668.00	6,047.00	4,093.00
Gold	937.50	1,040.00	1,050.00	1,065.00	1,000.00
Silver and fractional coin	1,165.00	1,123.08	1,451.80	1,008.28	1,040.50
Total	$ 116,068.44	$ 123,774.87	$ 118,072.20	$ 106,699.01	$ 132,448.95
LIABILITIES.					
Capital stock	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	.....	.....	1,103.00	1,850.88	2,580.54
Savings accounts	30,186.59	28,681.48	27,708.89	27,085.63	28,728.25

Individual deposits	50,087.73	54,691.32	50,118.28	34,255.87	52,706.73
Time certificates of deposit	11,772.77	16,592.15	17,014.15	20,164.15	17,825.15
Certified checks	.....	.....	145.74	.....	.....
Cashier's checks	2,039.41	1,925.55	.....	2,320.98	2,708.28
Reserved for interest	.....	884.37	490.00	.....	.....
Reserved for taxes	982.14	.....	492.14	.....	.....
Other liabilities	.....	.....	.....	21.50	6,900.00
Total	$ 116,068.44	$ 123,774.87	$ 118,072.20	$ 106,699.01	$ 132,448.95

Directors—Thomas J. Everitt, John Spriestersbach, A. J. West.

NO. 273.

THE BANK OF ALMA, ALMA, PARK COUNTY

J. Fred Singleton, President; Carrie F. Singleton, Vice-President; John C. Singleton, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 9,854.34	$ 9,974.32	$ 8,589.34	$ 8,169.34	$ 8,369.34
Loans and discounts (secured by collateral)	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Loans on real estate	10,780.00	10,750.00	10,920.00	10,890.00	10,630.00
Overdrafts (secured and unsecured)	.....	.....	6.54	.....	68.22
United States bonds	.....	4,067.06	3,800.00	3,405.90	4,334.75
Other bonds and securities	44,972.50	42,972.50	43,003.71	42,972.50	48,972.50
Furniture and fixtures	825.00	825.00	825.00	825.00	825.00
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks)	80.61	.....	2,978.07	6,168.08	.....
Due from reserve banks	31,838.13	30,529.76	21,980.17	12,053.12	13,151.07
Checks on other banks	.....	125.00	22.00	81.10	.....
Currency	1,803.00	1,388.00	1,791.00	3,319.00	3,571.00
Gold	1,485.00	1,510.00	1,570.00	1,500.00	1,590.00
Silver and fractional coin	469.44	169.59	681.56	536.48	397.88
Other resources	95.88	.....	.....	.....	.....
Total	$ 104,703.90	$ 104,811.25	$ 98,667.39	$ 92,420.52	$ 94,409.76
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	628.10	636.34	1,794.16	1,120.51	947.81
Individual deposits	42,762.84	42,943.06	40,807.15	39,482.62	39,874.53
Due to banks (not reserve banks)	.....	1,697.30	.....	.....	3,283.99
Demand certificates of deposit	4,713.32	5,448.40	4,786.72	4,615.09	4,313.43
Time certificates of deposit	31,599.64	29,086.06	26,276.36	22,202.30	20,990.00
Total	$ 104,703.90	$ 104,811.25	$ 98,667.39	$ 92,420.52	$ 94,409.76

Directors—Carrie F. Singleton, J. Fred Singleton, John C. Singleton.

NO. 326.

AMERICAN STATE BANK OF AMHERST, AMHERST, PHILLIPS COUNTY

B. F. Hastings, President; D. O. Stockton, Vice-President; A. F. Boehmer, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 11,868.40	$ 14,695.09	$ 18,035.16	$ 17,161.54	$ 13,478.93
Loans and discounts (secured by collateral)	8,714.25	16,405.73	16,053.48	12,276.31	23,852.64
Loans on real estate	4,308.57	4,328.57	1,371.36	2,351.04	428.57
Overdrafts (secured and unsecured)	727.93	110.39	125.22	131.43	528.46
United States bonds	.....	.....	5,525.00	2,450.00	2,370.00
Other bonds and securities	.....	.....	2,539.53	.....	2,465.37
Furniture and fixtures	858.00	858.00	858.00	858.00	858.00
Due from banks (not reserve banks)	8,927.09	3,402.46	3,492.96	1,933.30	687.49
Cash items (not including checks on other banks)	.....	.....	.....	518.66	.....
Due from reserve banks	8,444.30	15,446.13	10,468.74	8,607.19	8,548.21
Checks on other banks	217.81	.....	.....	591.98	.....
Currency	1,681.00	2,310.00	1,377.00	745.00	1,835.00
Gold	.....	10.00	10.00	10.00	35.00
Silver and fractional coin	639.65	880.94	843.29	667.22	543.17
Total	$ 46,387.00	$ 58,447.31	$ 60,699.74	$ 48,301.67	$ 55,630.84
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	495.78	.....	781.43	.....	1,000.00
Undivided profits, net	.....	504.47	.....	1,285.21	565.10
Individual deposits	23,409.96	36,238.43	39,153.16	26,550.54	33,743.83
Time certificates of deposit	12,481.26	11,704.41	10,765.15	10,465.92	10,321.91
Total	$ 46,387.00	$ 58,447.31	$ 60,699.74	$ 48,301.67	$ 55,630.84

Directors—A. F. Boehmer, B. F. Hastings, E. A. Schumaker, E. C. Schumaker, D. O. Stockton.

NO. 218.

THE COMMERCIAL STATE BANK, ANTONITO, CONEJOS COUNTY

Henry F. Jordan, President; J. DeLongchamps, Vice-President; W. J. Nelson, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 77,487.98	$ 97,048.92	$ 103,327.27	$ 114,486.57	$ 98,483.80
Loans and discounts (secured by collateral)	114,508.80	100,742.72	113,764.97	110,803.55	103,744.95

Loans on real estate	19,220.00	16,270.00	25,170.00	30,520.00	19,670.00
Overdrafts (secured and unsecured)	2,653.87	1,112.03	2,943.35	1,417.33	1,263.40
United States bonds	36,300.00	39,100.00	20,650.00	23,450.00	21,400.00
Other bonds and securities	4,150.25	2,018.10	3,391.52	4,755.82	3,241.95
Furniture and fixtures	3,000.00	3,000.00	3,000.00	3,325.00	3,325.00
Other real estate	6,749.94	6,696.56	.....	.....	.....
Due from banks (not reserve banks)	4,164.01	9,150.00	2,105.46	.....	31,000.00
Cash items (not including checks on other banks)	296.39	997.49	299.99	186.55	5.18
Due from reserve banks	57,941.35	91,173.73	70,121.66	36,457.01	86,053.51
Checks on other banks	.....	5.60	.....	.....	.....
Currency	11,640.00	10,631.00	12,138.00	14,819.00	13,591.00
Gold	410.00	525.00	760.00	940.00	1,837.50
Silver and fractional coin	1,783.80	2,868.26	1,733.32	2,218.97	1,922.38
Other resources	3,125.38	1,826.84	1,680.38	500.00	362.00
Total	$ 343,431.77	$ 383,166.25	$ 361,085.92	$ 343,879.80	$ 385,900.67
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	7,500.00	7,500.00	7,500.00	7,500.00	8,500.00
Undivided profits, net	1,141.57	2,413.80	6,554.22	3,920.61	719.70
Dividends unpaid	2,500.00	100.00	.....	.....	.....
Individual deposits	166,221.75	194,315.36	183,471.20	172,360.46	219,247.75
Due to banks (not reserve banks)	55,000.00	55,000.00	55,000.00	55,000.00	55,000.00
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	72,776.32	92,723.21	77,122.65	72,319.73	71,744.61
Certified checks	100.00	100.00	.....	125.00	688.61
Cashier's checks	8,192.13	1,013.88	1,437.85	2,654.00	.....
Total	$ 343,431.77	$ 383,166.25	$ 361,085.92	$ 343,879.80	$ 385,900.67

Directors—A. E. Carlton, J. DeLongchamps, Henry F. Jordan, W. F. McClure, W. J. Nelson.

NO. 4.

THE LINCOLN STATE BANK, ARRIBA, LINCOLN COUNTY

Frank Flindt, President; G. T. Gourley, Vice-President; E. S. Emerson, Vice-President; J. R. Cannon, Cashier; R. H. Calverly, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 26,364.66	$ 32,737.59	$ 39,763.60	$ 44,212.82	$ 49,789.13
Loans and discounts (secured by collateral)	51,020.64	67,421.98	63,255.92	67,053.10	64,292.37
Loans on real estate	1,447.00	347.00	500.00	500.00	.....
Overdrafts (secured and unsecured)	1,233.46	1,560.60	769.36	1,308.05	1,927.57
United States bonds	1,200.00	2,643.99	2,427.92	4,940.73	5,302.54
Other bonds and securities	2,729.16	3,049.16	1,604.33	790.00	4,045.31

THE LINCOLN STATE BANK, ARRIBA, LINCOLN COUNTY—Continued.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Furniture and fixtures	1,440.00	1,440.00	1,440.00	1,440.00	2,500.00
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	10,500.00
Other real estate	650.00	3,031.89	3,378.89	1,928.89	1,131.89
Due from reserve banks	27,614.57	21,914.34	17,989.45	17,422.67	21,701.06
Checks on other banks	94.08	614.64	915.34	317.01	438.18
Currency	2,776.00	2,899.00	4,214.00	4,031.00	5,312.00
Gold	47.50	52.50	50.00	32.50	.....
Silver and fractional coin	901.46	1,080.54	627.15	641.60	843.10
Other resources	.....	.....	2,676.69	5,127.43	.....
Total	$ 118,518.53	$ 139,793.23	$ 140,612.65	$ 150,745.80	$ 167,783.15
LIABILITIES.					
Capital stock	$ 10,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	2,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	1,765.51	213.34	1,189.39	1,981.05	586.08
Bills payable	.....	.....	.....	.....	3,950.00
Savings accounts	64.69	284.51	471.06	565.00	850.54
Individual deposits	85,935.39	90,438.09	87,323.14	96,328.91	95,621.25
Time certificates of deposit	8,868.58	8,467.83	17,820.62	20,391.76	28,803.50
Cashier's checks	9,884.36	10,389.46	3,808.44	1,479.08	7,971.78
Total	$ 118 518.53	$ 139,793.23	$ 140,612.65	$ 150,745.80	$ 167,783.15

Directors—R. H. Calverly, E. M. Cannon, J. R. Cannon, S. M. Dumbauld, Frank Flindt, Thomas Lawton, C. M. Seal.

NO. 257.

FIRST STATE BANK OF ARVADA, ARVADA, JEFFERSON COUNTY

J. F. White, President; M. P. White, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 33,094.21	$ 40,701.07	$ 41,810.06	$ 43,773.43	$ 43,565.17
Loans and discounts (secured by collateral)	20,427.96	19,738.61	17,955.50	23,221.29	19,476.62
Loans on real estate	14,990.00	16,108.72	19,167.72	17,542.72	20,020.72
Overdrafts (secured and unsecured)	15.93	16.88	130.78	71.93	107.65
United States bonds	600.00	3,000.00	2,950.00	1,237.73	7,108.86
Furniture and fixtures	1,103.45	1,103.45	1,103.45	1,103.45	1,103.45
Other real estate	3,310.00	250.00	250.00	250.00	250.00
Due from reserve banks	26,032.99	13,531.95	15,812.50	19,023.98	21,307.88

Checks on other banks	262.73	83.38	35.90	111.88	2,112.50
Currency	1,703.00	1,732.00	1,196.00	2,728.00	1,254.00
Gold	45.00	345.00	95.00	145.00	250.00
Silver and fractional coin	411.09	558.55	267.54	877.22	1,136.06
Other resources	59.50	59.50	.....	.....	.....
Total	$ 102,055.86	$ 97,229.11	$ 100,774.45	$ 110,086.63	$ 117,692.91
LIABILITIES.					
Capital stock	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00
Surplus fund	1,800.00	1,800.00	1,800.00	1,800.00	3,000.00
Undivided profits, net	2,984.73	2,413.78	3,021.15	3,408.91	1,416.42
Savings accounts	4,176.98	5,152.23	5,478.08	6,570.11	8,115.13
Individual deposits	46,248.36	43,655.35	44,117.97	41,125.36	50,637.82
Time certificates of deposit	26,840.79	23,189.10	26,357.25	37,182.25	34,523.54
Cashier's checks	5.00	1,018.65	.....	.....	.....
Total	$ 102,055.86	$ 97,229.11	$ 100,774.45	$ 110,086.63	$ 117,692.91

Directors—Ernest Apel, O. B. Drake, J. T. Kennedy, J. H. Schultz, J. F. White.

NO. 7.

THE ASPEN STATE BANK, ASPEN, PITKIN COUNTY

D. R. C. Brown, President; L. A. W. Brown, Vice-President; George R. Cole, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 95,014.87	$ 90,715.47	$ 88,076.50	$ 87,264.50	$ 60,583.86
Loans and discounts (secured by collateral)	74,559.19	86,971.40	116,316.40	113,461.40	120,395.00
Loans on real estate	43,524.30	61,024.30	60,062.75	60,662.75	68,312.75
Overdrafts (secured and unsecured)	2,256.70	3,791.47	4,241.35	4,140.97	3,501.32
United States bonds	.....	.....	94,500.00	45,800.00	60,705.00
Other bonds and securities	182,924.89	170,482.39	139,551.14	139,051.14	129,345.64
Other real estate	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from banks (not reserve banks)	27,308.68	2,281.42	2,735.94	1,568.83	2,030.88
Cash items (not including checks on other banks)	239.00	54.18	8.10	143.25	106.77
Due from reserve banks	156,618.67	195,447.55	96,993.05	65,826.18	61,036.35
Checks on other banks	.....	.....	.....	438.50	7,782.53
Currency	35,524.00	17,763.00	37,286.00	29,391.00	26,498.00
Gold	1,817.50	2,862.50	4,800.00	5,515.00	6,347.50
Silver and fractional coin	3,691.70	3,160.05	2,863.25	2,545.25	2,050.00
Other resources	714.24	416.47	1,203.87	753.97	384.77
Total	$ 625,693.74	$ 636,470.20	$ 650,138.35	$ 558,062.74	$ 550,580.37

THE ASPEN STATE BANK, ASPEN, PITKIN COUNTY—Continued.

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	3,602.84	1,970.21	3,415.80	2,164.90	4,770.14
Individual deposits	362,055.08	382,747.91	422,967.96	333,230.07	336,397.29
Demand certificates of deposit	5,676.30	4,065.35	4,426.60	3,297.20	3,444.26
Time certificates of deposit	207,862.18	203,344.85	177,602.36	178,992.42	165,623.25
Certified checks	25.00	25.00	949.42	164.01	25.00
Cashier's checks	6,472.34	4,306.50	762.39	214.14	308.45
Other liabilities	.....	10.38	13.82	.....	11.98
Total	$ 625,693.74	$ 636,470.20	$ 650,138.35	$ 558,062.74	$ 550,580.37

Directors—D. R. C. Brown, L. A. W. Brown, G. B. Brown, George R. Cole, C. E. Doolittle.

NO. 329.

THE AURORA STATE AND SAVINGS BANK, AURORA, ADAMS COUNTY

D. H. Staley, President; F. E. Bonifield, Vice-President; T. F. Gilligan, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 19,549.23	$ 24,576.59	$ 27,045.20	$ 32,165.02	$ 21,172.40
Loans and discounts (secured by collateral)	19,399.28	26,643.51	28,649.49	41,155.19	53,798.60
Loans on real estate	3,200.00	3,700.00	3,700.00	3,210.00	3,350.00
Overdrafts (secured and unsecured)	.....	.....	.....	29.15	.....
United States bonds	.....	3,050.00	13,898.00	11,750.00	28,184.90
Other bonds and securities	.....	.....	.....	.....	473.58
Furniture and fixtures	2,303.35	2,303.35	2,308.85	2,300.00	2,300.00
Due from reserve banks	9,643.12	17,361.64	30,654.56	18,005.44	32,523.21
Checks on other banks	.....	148.88	.....	291.50	.....
Currency	1,750.00	5,000.00	4,600.00	600.00	1,938.00
Gold	540.00	90.00	900.00	300.00	325.00
Silver and fractional coin	1,250.06	826.00	1,001.34	784.87	1,754.33
Expense account	1,384.69	.....	.....	.....	.....
Other resources	8,000.00	.....	.....	5,054.82	.....
Total	$ 67,019.73	$ 83,699.97	$ 112,757.44	$ 115,645.99	$ 145,820.02
LIABILITIES					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,200.00	1,200.00
Undivided profits, net	1,214.61	353.25	1,031.98	654.55	2,527.97
Savings accounts	15,811.77	19,545.82	16,197.57	16,990.44	18,518.60

Dividends unpaid	.....	.....	.....	600.00	60.00
Individual deposits	25,925.60	40,915.05	70,512.82	56,710.32	77,579.29
Demand certificates of deposit	.....	.....	.....	.....	20.00
Time certificates of deposit	8,700.00	9,800.00	10,840.00	10,840.00	10,950.00
Certified checks	.....	.....	58.77	.....	10.00
Cashier's checks	355.25	2,085.85	3,116.30	5,863.13	229.35
Other liabilities	4,012.50	.....	.....	12,787.55	24,724.81
Total	$ 67,019.73	$ 83,699.97	$ 112,757.44	$ 115,645.99	$ 145,820.02

Directors—F. E. Bonifield, J. T. Chapin, T. F. Gilligan, Wm. Smith, D. H. Staley.

NO. 199.

STATE BANK OF AUSTIN, AUSTIN, DELTA COUNTY

J. A. Whiting, President; Austin E. Miller, Vice-President; Edmund Stabler, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 11,890.23	$ 12,665.15	$ 13,698.27	$ 16,141.92	$ 18,564.95
Loans and discounts (secured by collateral)	21,269.56	26,131.82	27,116.12	29,847.32	28,537.21
Loans on real estate	1,280.00	910.00	1,310.00	910.00	1,551.84
Overdrafts (secured and unsecured)	27.70	.....	.....	.....	227.44
Other bonds and securities	1,634.85	3,530.05	4,662.24	2,273.00	6,452.84
Furniture and fixtures	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Banking house	2,200.00	2,200.00	2,200.00	2,200.00	2,200.00
Other real estate	390.75	390.75	390.75	390.75	390.75
Due from banks (not reserve banks)	22,776.45	9,234.50	10,195.95	518.04	3,469.34
Due from reserve banks	31,670.12	21,078.15	13,359.90	7,354.14	17,891.60
Checks on other banks	.....	144.74	.....	.....	59.43
Currency	2,353.00	1,685.00	867.00	1,181.00	987.00
Gold	487.50	515.00	605.00	620.00	690.00
Silver and fractional coin	609.30	685.86	588.80	502.52	514.31
Total	$ 97,989.46	$ 80,571.02	$ 76,394.03	$ 63,338.69	$ 82,936.71
LIABILITIES.					
Capital stock	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,300.00	3,300.00
Undivided profits, net	2,564.43	2,973.33	3,395.58	3,348.58	3,709.14
Individual deposits	74,444.92	56,783.29	53,303.10	40,600.35	61,536.99
Time certificates of deposit	5,699.25	5,814.40	4,695.35	4,089.76	2,390.58
Reserved for taxes	280.86	.....	.....	.....	.....
Total	$ 97,989.46	$ 80,571.02	$ 76,394.03	$ 63,338.69	$ 82,936.71

Directors—E. R. Coffey, Austin E. Miller, Edmund Stabler, W. E. Steele, J. A. Whiting.

NO. 196.

FARMERS AND MERCHANTS BANK, BAYFIELD, LA PLATA COUNTY

Fred Catchpole, President; J. S. Hatcher, Vice-President; Marc Waynick, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 12,624.85	$ 22,008.75	$ 28,536.25	$ 29,137.20	$ 27,391.95
Loans and discounts (secured by collateral)	50,818.00	39,908.55	35,655.65	37,706.15	29,160.40
Loans on real estate	4,258.50	4,133.00	3,940.00	3,940.00	400.00
Overdrafts (secured and unsecured)	67.97	58.80	72.69	181.27	27.29
United States bonds	490.00	450.00	4,150.00	1,980.00	17,850.00
Other bonds and securities	632.15	97.15	94.00	4.17	213.84
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	2,850.00	2,850.00	2,850.00	2,850.00	2,850.00
Other real estate	2,873.44	2,500.00	2,500.00	4,045.00	4,045.00
Due from reserve banks	22,044.51	26,510.13	20,741.14	16,114.71	59,037.66
Currency	2,222.00	2,407.00	2,822.00	1,949.00	3,052.00
Gold	442.50	575.00	667.50	765.00	750.00
Silver and fractional coin	1,023.30	1,294.78	1,015.28	1,486.44	1,047.38
Total	$ 102,347.22	$ 104,793.16	$ 105,044.51	$ 102,158.94	$ 147,825.52
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	3,500.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	1,814.03	181.46	50.87	26.00	119.58
Dividends unpaid	1,500.00	.....	.....	.....	.....
Individual deposits	70,159.09	73,803.25	71,349.74	64,326.56	109,015.86
Time certificates of deposit	9,476.35	11,371.35	14,383.30	18,683.30	19,202.00
Certified checks	.....	.....	16.00	16.00	.....
Cashier's checks	897.75	192.50	244.60	.....	381.00
Reserved for taxes	.....	244.60	.....	107.08	.....
Other liabilities	.....	.....	.....	.....	107.08
Total	$ 102,347.22	$ 104,793.16	$ 105,044.51	$ 102,158.94	$ 147,825.52

Directors—Fred Catchpole, J. S. Hatcher, David Hersch, L. E. Jenkins, Marc Waynick.

NO. 320.

THE BENNETT STATE BANK, BENNETT, ADAMS COUNTY

C. R. Campbell, President; A. W. Hamilton, Vice-President; Delle Campbell, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 16,138.52	$ 20,053.10	$ 20,987.49	$ 20,560.21	$ 26,356.88
Loans and discounts (secured by collateral)	26,753.75	18,874.25	20,673.17	28,560.40	37,833.12

Loans on real estate	700.00	1,400.00	700.00	700.00	1,920.00
Overdrafts (secured and unsecured)	147.94	97.81	17.96	110.09	78.59
United States bonds	400.00	300.00	600.00	1,500.00	11,781.48
Furniture and fixtures	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house	2,200.00	2,200.00	2,200.00	2,200.00	2,200.00
Due from reserve banks	11,740.70	3,856.86	10,415.24	3,335.64	25,817.52
Checks on other banks	407.74	100.00	669.40	203.41	1,455.15
Currency	3,425.00	2,411.00	2 240.00	2,547.00	3,238.00
Gold	595.00	647.50	687.50	695.00	695.00
Silver and fractional coin	511.33	674.46	422.64	646.64	1,278.47
Total	$ 64,519.98	$ 52,114.98	$ 61,113.40	$ 62,558.39	$ 114,154.21
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	204.04	163.81	563.10	864.53	1,527.59
Bills payable	.....	5,000.00	.....	.....	.....
Individual deposits	46,373.39	30,286.24	43,010.88	35,273.42	89,996.90
Time certificates of deposit	7,742.55	6,593.14	7,467.63	15,148.65	12,429.72
Cashier's checks	.....	.....	.....	1,200.00	.....
Reserved for taxes	200.00	71.79	.....	71.79	200.00
Other liabilities	.....	.....	71.79	.....	.....
Total	$ 64,519.98	$ 52,114.98	$ 61,113.40	$ 62,558.39	$ 114,154.21

Directors—C. R. Campbell, Delle Campbell, A. W. Hamilton.

NO. 343.

BETHUNE STATE BANK, BETHUNE, KIT CARSON COUNTY

J. J. Delaney, President; E. M. Delaney, Vice-President; R. S. Schnebly, Vice-President; H. T. Dickinson, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	.....	$ 75.00	$ 580.00	$ 3,341.25
Loans and discounts (secured by collateral)	.....	.....	801.20	1,975.88	4,508.60
Overdrafts (secured and unsecured)	.....	.....	425.84	.99	170.30
United States bonds	.....	.....	.....	.....	1,109.00
Other bonds and securities	.....	.....	75.00	933.50	.....
Furniture and fixtures	.....	.....	235.00	265.00	453.58
Banking house	.....	.....	5,000.00	5,000.00	5,185.70
Cash items (not including checks on other banks)	.....	.....	.....	125.75	.....
Due from reserve banks	.....	.....	10,972.39	10,050.98	14,200.44
Checks on other banks	.....	.....	.....	38.32	131.87
Currency	.....	.....	1,838.00	1,200.00	492.00
Silver and fractional coin			877.50	494.81	852.41
Expense account			.....	773.49	1,386.48
Other resources	.....		443.68	.....	.....
Total	.....	.....	$ 20,743.61	$ 21,438.72	$ 31,831.63

BETHUNE STATE BANK, BETHUNE, KIT CARSON COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	.....	.....	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	.....	2,500.00	2,500.00	2,500.00
Undivided profits, net	.....	.....	107.03	275.93	459.49
Individual deposits	.....	.....	6,526.58	4,737.17	8,714.91
Time certificates of deposit	.....	.....	1,600.00	2,042.57	1,628.05
Cashier's checks	.....	.....	10.00	1,883.05	8,529.18
Total	.....	.....	$ 20,743.61	$ 21,438.72	$ 31,831.63

Directors—J. J. Delaney, E. M. Delaney, R. S. Schnebly.

NO. 148.

THE BLANCA STATE BANK, BLANCA, COSTILLA COUNTY

W. G. Bean, President; A. M. Weaver, Vice-President; J. M. Pinney, Cashier; Frieda Waybrandt, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 18,691.08	$ 18,664.17	$ 15,941.39	$ 17,306.32	$ 13,189.80
Loans and discounts (secured by collateral)	11,375.50	14,798.85	17,521.14	18,140.40	15,843.55
Loans on real estate	1,775.00	1,550.00	1,550.00	1,450.00	1,265.00
Overdrafts (secured and unsecured)	119.61	643.90	777.73	469.33	531.95
Other bonds and securities	2,741.46	2,971.97	3,357.35	3,107.35	2,881.75
Furniture and fixtures	873.00	873.00	873.00	873.00	957.00
Banking house	1,350.00	1,350,00	1,350.00	1,350.00	1,350.00
Other real estate	1,359.61	1,359.61	1,360.61	983.51	983.51
Due from banks (not reserve banks)	.....	.....	.....	1,000.00	.....
Cash items (not including checks on other banks)	50.00	3,450.00	115.89	.....	.....
Due from reserve banks	18,492.70	6,344.74	10,764.99	6,091.11	16,063.55
Checks on other banks	.....	75.00	.....	.....	129.67
Currency	1,378.00	2,532.00	2,450.00	1,933.00	2,507.00
Gold	140.00	40.00	.....	10.00	.....
Silver and fractional coin	325.57	297.62	418.16	430.37	386.22
Other resources	.....	.....	85.00	.....	.....
Total	$ 58,671.53	$ 54,950.86	$ 56,565.26	$ 53,144.39	$ 56,089.00
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	2,494.08	2,376.50	2,544.59	2,781.12	2,946.93
Individual deposits	41,624.92	33,822.35	36,710.10	33,465.61	39,481.78

Demand certificates of deposit	.....	.....	300.00	250.00	42.50
Time certificates of deposit	3,663.96	6,214.80	6,953.62	5,030.66	3,500.78
Cashier's checks	888.57	2,537.21	56.95	1,617.00	117.01
Total	$ 58,671.53	$ 54,950.86	$ 56,565.26	$ 53,144.39	$ 56,089.00

Directors—E. M. Bean, W. G. Bean, J. M. Pinney, A. M. Weaver, F. B. Webster.

NO. 350.

CITIZENS STATE AND SAVINGS BANK, BOONE, PUEBLO COUNTY

M. T. Nelson, President; W. L. Russell, Vice-President; J. R. Dannelley, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	.....	.....	$ 200.00	$ 8,924.60
Loans and discounts (secured by collateral)	.....	.....	.....	1,200.00	11,411.60
Overdrafts (secured and unsecured)	.....	.....	.....	.....	52.17
Other bonds and securities	.....	.....	.....	338.68	28.93
Furniture and fixtures	.....	.....	.....	175.00	1,689.70
Banking house	.....	.....	.....	.....	3,820.07
Cash items (not including checks on other banks)	.....	.....	.....	.....	3,997.00
Due from reserve banks	.....	.....	.....	12,616.98	4,114.19
Checks on other banks	.....	.....	.....	.....	70.25
Currency	.....	.....	.....	641.00	1,171.00
Gold	.....	.....	.....	25.00	.....
Silver and fractional coin	.....	.....	.....	487.99	589.80
Expense account	.....	.....	.....	.....	121.69
Total	.....	.....	.....	$ 15,684.65	$ 35,991.00
LIABILITIES.					
Capital stock	.....	.....	.....	$ 10,000.00	$ 10,000.00
Undivided profits, net	.....	.....	.....	956.82	.....
Individual deposits	.....	.....	.....	4,722.83	20,204.10
Time certificates of deposit	.....	.....	.....	.....	3,025.00
Cashier's checks	.....	.....	.....	5.00	16.90
Other liabilities	.....	.....	.....	.....	2,745.00
Total	.....	.....	.....	$ 15,684.65	$ 35,991.00

Directors—J. R. Dannelley, Frederick W. Haver, G. W. Hawxby, M. T. Nelson, W. L. Russell.

NO. 9.

THE MERCANTILE BANK AND TRUST COMPANY, BOULDER, BOULDER COUNTY

W. L. Armstrong, President; C. L. Parsons, S. A. Greenwood, Vice-Presidents; R. W. Joslyn, Cashier; G. C. Kerr, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 203,896.95	$ 188,153.73	$ 186,599.72	$ 182,207.98	$ 184,953.22
Loans and discounts (secured by collateral)	228,018.53	188,374.08	212,433.73	157,955.43	221,350.90
Loans on real estate	96,117.74	81,376.14	74,846.14	79,091.10	70,921.14
Overdrafts (secured and unsecured)	2,549.44	1,889.11	2,663.16	2,777.97	5,245.29
United States bonds	91,599.12	32,000.00	24,100.00	4,550.00	22,150.00
Bonds to secure postal savings	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities	13,415.92	20,621.23	9,447.93	10,700.69	18,537.60
Premium on bonds	75.00	75.00	75.00	75.00	75.00
Furniture and fixtures	4,500.00	4,500.00	2,000.00	4,500.00	4,500.00
Banking house	37,000.00	37,000.00	37,000.00	38,000.00	38,000.00
Other real estate	2,671.80	2,641.71	2,661.91	2,036.20	2,002.45
Cash items (not including checks on other banks)	.....	276.66	63.03	.....	640.25
Due from reserve banks	64,774.71	126,878.70	47,081.45	110,947.08	118,845.50
Checks on other banks	7,114.01	5,508.09	3,411.56	4,538.80	8,126.91
Currency	13,944.00	15,422.00	39,415.00	25,279.00	26,668.00
Gold	16,272.50	10,905.00	3,650.00	572.50	45.00
Silver and fractional coin	2,607.10	1,429.70	3,632.82	1,655.82	4,057.08
Other resources	.....	.....	563.66	1,397.79	.....
Total	$ 789,556.82	$ 722,051.15	$ 654,645.11	$ 631,285.36	$ 731,118.34
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net	7,456.29	8,638.84	2,293.05	4,543.04	7,417.54
Savings accounts	153,149.67	179,531.99	189,112.36	209,990.86	214,488.94
Postal savings accounts	1,268.83	1,105.42	1,085.35	1,085.35	989.99
Trust funds	1,296.49	109.18	172.18	269.09	378.09
Individual deposits	300,835.15	296,193.58	228,740.82	211,214.56	310,256.59
Due to banks (not reserve banks)	42,813.26	30,777.36	24,778.60	23,509.33	22,667.28
Due to reserve banks	9,650.76	.....	27,374.92	.....	.....
Time certificates of deposit	93,411.59	81,823.59	69,027.22	67,134.29	63,403.50
Certified checks	1,258.47	649.45	280.57	863.90	600.00
Cashier's checks	76,951.35	22,296.21	10,880.33	11,720.71	10,026.61
Reserved for taxes	1,464.96	925.53	704.23	954.23	889.80
Other liabilities	.....	.....	195.48	.....	.....
Total	$ 789,556.82	$ 722,051.15	$ 654,645.11	$ 631,285.36	$ 731,118.34

Directors—W. L. Armstrong, A. E. Collins, Ira M. DeLong, M. C. Goss, S. A. Greenwood, R. W. Joslyn, Chas. L. Parsons, Foreman Sloan, W. W. Wolf.

NO. 354.

THE FARMERS STATE BANK OF BOVINA, BOVINA, LINCOLN COUNTY

N. D. Beaver, President; J. C. Budd, Vice-President; L. G. Miller, Vice-President; M. H. Yerrick, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)					$ 10,492.52
Loans and discounts (secured by collateral)					9,838.19
Overdrafts (secured and unsecured)					150.00
United States bonds					1,000.00
Furniture and fixtures					893.04
Due from reserve banks					6,051.36
Currency					500.00
Silver and fractional coin					104.40
Expense account					488.08
Other resources					46.05
Total					$ 29,563.64
LIABILITIES.					
Capital stock					$ 15,000.00
Surplus fund					2,250.00
Undivided profits, net					65.01
Individual deposits					7,669.81
Time certificates of deposit					4,263.82
Other liabilities					315.00
Total					$ 29,563.64

Directors—J. C. Anderson, N. D. Beaver, J. C. Budd, F. F. Filkins, Albert Fruehling, L. G. Miller, M. H. Yerrick.

NO. 187.

FIRST STATE BANK OF BRANDON, BRANDON, KIOWA COUNTY

H. H. Maxey, President; J. A. Bishop, Vice-President; Harold Hutchison, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)		$ 11,025.95	$ 12,531.82	$ 13,568.71	$ 10,129.01
Loans and discounts (secured by collateral)	$ 50,956.36	43,877.73	43,446.34	45,337.55	54,661.12
Overdrafts (secured and unsecured)	205.17	972.37	240.72	100.86	377.32
United States bonds	300.00	300.00	9,700.00	5,195.00	979.79
Other bonds and securities				265.99	
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,500.00

FIRST STATE BANK OF BRANDON, BRANDON, KIOWA COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from reserve banks	11,054.60	11,723.73	10,214.88	6,312.13	8,144.59
Currency	2,922.00	3,168.00	1,773.00	3,001.00	1,770.00
Gold	55.00	62.50	62.50	17.50	17.50
Silver and fractional coin	368.63	481.68	392.60	381.92	258.28
Other resources	250.00	.....	.....	.....	.....
Total	$ 68,611.76	$ 74,111.96	$ 80,861.86	$ 76,680.66	$ 79,337.61
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,250.00	1,250.00	2,500.00	2,500.00	5,000.00
Undivided profits, net	1,369.52	1,449.96	1,750.67	2,002.73	263.45
Bills payable	3,900.00	3,900.00	10,000.00	10,000.00	15,000.00
Individual deposits	47,710.83	53,123.59	51,212.78	38,831.71	38,572.48
Time certificates of deposit	4,381.41	4,388.41	5,398.41	13,346.22	10,501.68
Total	$ 68,611.76	$ 74,111.96	$ 80,861.86	$ 76,680.66	$ 79,337.61

Directors—J. A. Bishop, Clare Hutchison, Harold Hutchison, H. H. Maxey.

NO. 324.

CITIZENS STATE BANK OF BRANSON, BRANSON, LAS ANIMAS COUNTY

R. E. Blackerby, President; Evelyn Green, Vice-President; Leonard Green, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 1,695.90	$ 2,471.26	$ 2,175.40	$ 3,163.27	$ 5,315.64
Loans and discounts (secured by collateral)	17,620.08	23,996.73	23,668.01	23,110.96	24,216.87
Loans on real estate	5,765.54	6,208.19	5,765.21	4,690.20	6,194.73
Overdrafts (secured and unsecured)	68.76	3.17	28.30	57.09	65.87
United States bonds	500.00	1,000.00	2,600.00	503.19	3,465.04
Other bonds and securities	.....	.....	61.67	.....	.....
Furniture and fixtures	1,493.95	1,493.95	1,493.95	1,493.95	1,410.82
Banking house	2,730.00	2,730.00	2,730.00	2,730.00	2,600.00
Due from banks (not reserve banks)	7,112.01	3,898.17	9,667.05	7,199.43	9,747.35
Cash items (not including checks on other banks)	114.79	61.00	.....	.....	.....
Due from reserve banks	11,693.60	11,893.97	8,469.53	17,131.77	29,563.92
Checks on other banks	168.16	43.35	41.56	49.16	36.70
Currency	1,002.00	632.00	1,420.00	337.00	720.00
Gold	270.00	365.00	447.50	495.00	457.50
Silver and fractional coin	446.99	321.26	352.32	290.03	485.79
Total	$ 50,681.78	$ 55,118.05	$ 58,920.50	$ 61,251.05	$ 84,280.23

LIABILITIES.					
Capital stock	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00
Surplus fund	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Undivided profits, net	600.58	402.54	1,096.08	1,413.13	488.87
Dividends unpaid	.....	.....	.....	.....	1,200.00
Individual deposits	36,431.20	34,490.80	37,708.23	39,721.73	59,690.07
Due to reserve banks	.....	10.16	.....	.....	.....
Demand certificates of deposit	.....	6,450.00	.....	.....	.....
Time certificates of deposit	450.00	.....	6,351.64	6,351.64	9,051.64
Certified checks	.....	.....	.....	.....	85.10
Reserved for taxes	.....	564.55	564.55	564.55	564.55
Total	$ 50,681.78	$ 55,118.05	$ 58,920.50	$ 61,251.05	$ 84,280.23

Directors—R. E. Blackerby, Evelyn Green, Leonard Green.

NO. 271.

ENGLE BROTHERS EXCHANGE BANK, BRECKENRIDGE, SUMMIT COUNTY

George Engle, President; Gertrude Engle, Vice-President; W. H. Briggle, Cashier; C. W. Burnheimer, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 90,861.74	$ 83,500.71	$ 82,509.29	$ 94,804.25	$ 93,539.57
Loans and discounts (secured by collateral)	25,250.00	29,550.00	25,750.00	24,365.00	23,886.74
Loans on real estate	21,517.29	24,942.29	24,942.29	22,942.29	23,102.29
United States bonds	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Bonds to secure postal savings	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Other bonds and securities	31,857.61	33,853.82	32,901.48	27,837.70	33,380.64
Furniture and fixtures	1,900.00	2,610.50	2,610.50	2,610.50	2,610.50
Banking house	1,900.00	1,900.00	1,900.00	1,900.00	1,900.00
Cash items (not including checks on other banks)	.....	1,396.49	2,182.45	.....	.....
Due from reserve banks	102,349.59	82,369.33	71,874.06	66,740.97	78,096.58
Checks on other banks	64.18	215.75	227.35	51.90	129.05
Currency	5,433.00	6,280.00	7,183.00	5,229.00	4,131.00
Gold	5,015.00	5,055.00	6,342.50	5,185.00	5,805.00
Silver and fractional coin	1,429.93	1,216.72	1,376.20	1,294.46	1,117.74
Total	$ 300,578.34	$ 285,890.61	$ 272,799.12	$ 265,961.07	$ 280,699.11
LIABILITIES.					
Capital stock	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	3,072.72	3,808.12	2,381.61	2,253.59	3,625.36
Postal savings accounts	2,639.88	2,165.20	1,949.40	1,672.29	1,291.29
Dividends unpaid	2,400.00	.....	.....	.....	.....

ENGLE BROTHERS EXCHANGE BANK, BRECKENRIDGE, SUMMIT COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Individual deposits	203,945.77	195.299.38	184.075.36	185,017.58	191,568.46
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	44,019.04	39,216.89	45,438.16	43,789.89	45,499.77
Cashier's checks	14,500.92	15,401.02	8,954.59	3.227.72	8,714.23
Total	$ 300,578.33	$ 285.890.61	$ 272,799.12	$ 265,961.07	$ 280,699.11

Directors—W. H. Briggle, C. W. Burnheimer, George Engle.

NO. 245.

THE BRIGGSDALE STATE BANK, BRIGGSDALE, WELD COUNTY

W. E. Freeman, President; J. A. Brooks, Vice-President; E. B. Emerson, Cashier; Clifford Watkins, Asst. Cashier.

RESOURCES.	Dec 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 20,980.00	$ 16,440.98	$ 14,600.00	$ 15,900.81	$ 20,354.88
Loans and discounts (secured by collateral)	37,003.71	43,008.00	50,927.39	57,124.00	50,300.00
Loans on real estate	4,975.00	5,595.00	6,005.00	3,005.00	4,435.00
Overdrafts (secured and unsecured)	564.80	573.61	298.56	631.10	423.25
United States bonds	1,500.00	1,500.00	19,800.00	4,450.00	3,500.00
Other bonds and securities	1,042.07	2,343.10	2,460.00	1,653.75	865.00
Premium on bonds	.....	247.20	.....	.....	.....
Furniture and fixtures	733.09	764.09	764.09	764.09	764.09
Banking house	877.00	877.00	877.00	877.00	877.00
Due from banks (not reserve banks)	.....	.....	5,000.00	2,000.00	.....
Due from reserve banks	16,077.26	14,741.59	13.290.48	13,671.78	9,148.23
Checks on other banks	1,246.57	611.66	572.08	123.65	1,393.11
Currency	676.00	1,774.00	2,039.00	2,353.00	2,193.00
Gold	372.50	390.00	440.00	485.00	545.00
Silver and fractional coin	640.42	320.01	705.38	678.42	511.66
Other resources	.....	.....	396.80	544.20	21,668.00
Total	$ 86,688.42	$ 89,186.24	$ 118,175.78	$ 104,261.80	$ 116,978.22
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	4,000.00	7,100.00	7,100.00	7,100.00	7,100.00
Undivided profits, net	4,505.81	399.03	675.37	930.16	1,940.51
Individual deposits	59 163.73	60,737.02	90,319.95	76,216.98	86,443.13
Demand certificates of deposit	1,223.88	1,233.88	1,144.63	1,203.88	1,203.88
Time certificates of deposit	7,695.00	8,055.58	8,476.58	8 810.78	8,678.75
Cashier's checks	100.00	1,660.73	459.25	.....	1,611.95
Total	$ 86,688.42	$ 89,186.24	$ 118,175.78	$ 104,261.80	$ 116,978.22

Directors—E. B. Emerson, A. B. Freeman, W. E. Freeman.

NO. 356.

THE AMERICAN STATE BANK OF BRIGHTON, BRIGHTON, ADAMS COUNTY

H. S. Class, President; Philip Ruebel, Vice-President; H. A. Van Dusen, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due from banks (not reserve banks)	..	....	...	.	...
Due from reserve banks	..	....	.....	...	....
Total					$ 27,500.00
LIABILITIES.					
Capital stock					$ 25,000.00
Surplus fund	.....			....	2,500.00
Total	.	.....	.....		$ 27,500.00

Directors—H. S. Class, D. V. Miller, Philip Ruebel, H. A. Van Dusen, Max Wickhorst.

NO. 11.

THE FARMERS STATE BANK OF BRIGHTON, BRIGHTON, ADAMS COUNTY

Luther M. Beck, President; Herman J. Schloo, Vice-President; L. Allen Beck, Cashier; R. A. Chadwick, Jr., Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 90,350.51	$ 114,251.93	$ 110,497.02	$ 117,034.48	$ 145,030.29
Loans and discounts (secured by collateral)	66,181.11	79,012.56	91,266.30	95,978.73	130,801.42
Loans on real estate	26,085.00	27,335.00	18,195.00	16,595.00	15,645.00
Overdrafts (secured and unsecured)	59.18	109.22	91.28	179.09	145.99
United States bonds	32,300.00	23,450.00	10,300.00	6,850.00	57,250.00
Bonds to secure postal savings	500.00	500.00	500.00	500.00	500.00
Other bonds and securities	6,971.86	13,302.96	5,841.61	5,857.51	19,301.88
Furniture and fixtures	1,700.00	1,750.00	1,750.00	6,600.10	9,114.55
Other real estate	19,983.83	31,665.93	42,149.26	21,405.26	9,624.46
Due from banks (not reserve banks)	17,186.57	16,525.00	.....	.....	.....
Due from reserve banks	124,321.34	65,337.16	35,196.48	28,177.00	45,114.94
Checks on other banks	1,395.73	3,036.16	1,923.81	725.68	6,979.41
Currency	12,832.00	9,108,00	6,045.00	7,461.00	4,009.00
Gold	35.00	480.00	1,010.00	.....	525.00
Silver and fractional coin	1,099.66	1,262.17	1,400.88	125.23	1,640.64
Other resources	549.07	10,709.44	554.95	932.05	1,010.77
Total	$ 401,550.86	$ 397,835.53	$ 326,721.59	$ 308,121.13	$ 446,693.35

THE FARMERS STATE BANK OF BRIGHTON, BRIGHTON, ADAMS COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	8,100.00	8,100.00	8,100.00	8,200.00	8,200.00
Undivided profits, net	881.44	295.63	562.60	437.60	1,920.98
Bills payable	.....	35,000.00	31,293.34	17,136.24	.....
Savings accounts	2,648.73	5,280.82	5,260.72	5,552.59	7,061.26
Postal savings accounts	116.18	.....	.....	.....	.....
Individual deposits	281,527.56	233,749.80	158,882.88	150,910.17	302,064.07
Demand certificates of deposit	754.55	819.85	2,363.10	700.67	409.37
Time certificates of deposit	73,719.44	81,365.39	88,576.74	87,112.89	83,179.54
Certified checks	8.73	.....	.....	48.00	746.53
Cashier's checks	3,794.23	3,224.04	1,682.21	1,404.39	2,037.11
Other liabilities	.....	.....	.....	6,918.58	11,074.49
Total	$ 401,550.86	$ 397,835.53	$ 326,721.59	$ 308,421.13	$ 446,693.35

Directors—Luther M. Beck, L. Allen Beck, John Delventhal, Wm. Jennerich, Jacob Kramer, L. D. Krambeck, Herman J. Schloo, C. S. Stewart, H. G. Wellenkotter.

NO. 181.

THE BRISTOL STATE BANK, BRISTOL, PROWERS COUNTY

R. B. Meek, President; Alice Meek, Vice-President; W. D. Decker, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 26,834.04	$ 24,334.80	$ 26,001.05	$ 26,826.24	$ 28,510.77
Loans and discounts (secured by collateral)	20,045.51	19,739.51	23,876.22	24,564.72	21,305.72
Loans on real estate	2,700.00	2,400.00	1,500.00	1,500.00	1,350.00
Overdrafts (secured and unsecured)	1,805.42	1,212.40	1,261.55	1,614.88	750.18
United States bonds	.....	.....	1,800.00	1,950.00	3,250.00
Other bonds and securities	1,090.00	2,282.75	3,298.49	241.80	736.30
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Cash items (not including checks on other banks)	316.54	815.11	620.41	360.40	340.78
Due from reserve banks	3,845.48	6,415.14	9,846.53	6,203.30	9,288.18
Checks on other banks	122.00	.....	607.31	200.00	174.67
Currency	2,402.00	1,038.00	1,530.00	715.00	1,684.00
Gold	255.00	260.00	255.00	250.00	230.00
Silver and fractional coin	599.30	691.50	669.90	1,134.88	824.92
Other resources	738.38	1,316.88	1,107.88	1,395.91	723.52
Total	$ 61,953.67	$ 61,706.09	$ 73,574.34	$ 68,157.13	$ 70,369.04

LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Undivided profits, net	1,129.25	695.70	654.77	663.07	524.17
Bills payable	3,500.00	8 500.00	5,000.00	10,700.00	9,500.00
Individual deposits	40,249.54	34,529.09	49,351.42	36,520.83	43,601.04
Demand certificates of deposit	.....	.....	.....	.....	2,500.00
Time certificates of deposit	5,374.88	5,381.30	6,868.15	8,573.23	2,543.83
Cashier's checks	.....	900.00	.....	.....	.....
Total	$ 61,953.67	$ 61,706.09	$ 73,574.34	$ 68,157.13	$ 70,369.04

Directors—W. D. Decker, Alice Meek, R. B. Meek.

NO. 294.

FARMERS STATE BANK OF BRUSH, BRUSH, MORGAN COUNTY

John M. Needham, President; H. W. Twombly, Vice-President; J. V. Rea, Cashier; N. A. Downing, Asst. Cashier; K. E. Hillestad, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 93,214.86	$ 82,712.47	$ 58,491.41	$ 119,101.17	$ 105,078.82
Loans and discounts (secured by collateral)	111,134.37	145,503.27	197,365.27	119,599.11	134,449.10
Loans on real estate	3,400.00	3,400.00	3,100.00	3,400.00	.....
Overdrafts (secured and unsecured)	6,531.93	12,920.19	2,532.37	1,909.78	1,534.51
United States bonds	.....	.....	7,000.00	.....	3,680.00
Other bonds and securities	16,599.57	21,383.41	17,524.09	14,157.38	6,461.89
Furniture and fixtures	3,681.52	3,681.52	3,681.52	3,681.52	3,681.52
Banking house	28,883.94	28,883.94	28,883.94	28,883.94	28,883.94
Cash items (not including checks on other banks)	370.60	4,643.72	.....	962.56	.....
Due from reserve banks	43,282.80	25,745.19	32,448.17	43,864.12	26,359.75
Checks on other banks	14,027.42	1,098.23	2,604.65	498.65	4,655.49
Currency	6,015.00	5,953.00	4,931.00	1,250.00	8,916.00
Gold	4,437.50	4,595.00	4,510.00	4,600.00	4,645.00
Silver and fractional coin	2,573.95	1,994.01	1,506.89	854.48	2,784.04
Other resources	.....	.....	.....	7,106.00	489.74
Total	$ 334,153.46	$ 342,513.95	$ 364,909.31	$ 350,177.71	$ 331,619.80
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	7,707.93	5,990.11	5,990.11	.....	5,000.00
Undivided profits, net	.....	935.50	2,141.77	8,216.54	5,058.36
Bills payable	.....	25,000.00	45,000.00	45,000.00	45,000.00
Savings accounts	.....	.....	.....	.....	1,652.00
Individual deposits	190,525.18	187,206.43	175,344.47	162,094.80	153,233.64

FARMERS STATE BANK OF BRUSH, BRUSH, MORGAN COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	80,453.17	66,628.59	80,403.23	78,449.72	65,124.56
Certified checks	64.00	.....	64.00	.....	.....
Cashier's checks	403.18	35.50	106.82	557.74	1,551 24
Reserved for taxes	.....	1,717.82	858.91	.....	.....
Other liabilities	.....	.....	.....	858.91	.....
Total	$ 334,153.46	$ 342,513.95	$ 364,909.31	$ 350,177.71	$ 331,619.80

Directors—John Bolinger, John C. Christensen, Jas. Grady, E. D. Hollowell, R. S. Joslin, Chas. H. Mills, John M. Needham, J. V. Rea, H. W. Twombly.

NO. 333.

THE BUCKINGHAM STATE BANK, BUCKINGHAM, WELD COUNTY

Joel Schad, President; H. A. Johnson, Vice-President; R. A. Nordell, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 27,605.03	$ 31,899.14	$ 34,363.05	$ 35,714.92	$ 27,392.96
Loans and discounts (secured by collateral)	2,501.00	2,550.00	2,805.00	2,630.00	8,006.30
Overdrafts (secured and unsecured)	963.38	725.99	1,914.71	1,357.88	1,382.09
Furniture and fixtures	885.00	885.00	885.00	885.00	885.00
Banking house	175.00	175.00	175.00	175.00	175.00
Cash items (not including checks on other banks)	.....	.....	.....	12.85	.....
Due from reserve banks	4,241.99	1,604.99	3,225 59	818.76	1,296.54
Currency	1,542.00	1,435.00	1,138.00	881.00	546.00
Gold	5.00	5.00	5.00	5.00	5.00
Silver and fractional coin	431.85	354.47	940.31	202.75	141.98
Expense account	710.24	.....	.....	.....	704.20
Other resources	.....	693.58	928.43	549.08	.....
Total	$ 39,060.49	$ 40,328.17	$ 46,380.09	$ 43,232.24	$ 40,535.07
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000 00	1,000.00	1,000.00
Bills payable	5,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Individual deposits	23,054.49	20,679.72	27,374.09	21,374.34	21,535.07
Demand certificates of deposit	.....	.....	.....	2,851.90	.....
Time certificates of deposit	6.00	.....	6.00	6.00	.....
Certified checks	.....	6.00	.....	.....	.....
Reserved for interest	.....	642.45	.....	.....	.....
Total	$ 39,060.49	$ 40,328.17	$ 46,380.09	$ 43,232.24	$ 40,535.07

Directors—H. A. Johnson, R. A. Nordell, Joel Schad.

No. 109.

THE BURLINGTON STATE BANK, BURLINGTON, KIT CARSON COUNTY

F. D. Mann, President; Wyatt Boger, Vice-President; Geo. O. Gates, Cashier; Emma E. Judy, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 61,030.97	$ 105,182.94	$ 60,671.03	$ 63,850.45	$ 64,843.06
Loans and discounts (secured by collateral)	103,247.15	66,999.56	109 908 59	115,302.00	143,160.08
Loans on real estate	5,100.00	8,000.00	5,250.00	5,250.00	5,250.00
Overdrafts (secured and unsecured)	1,322.19	2,003.78	4,560.00	606.12	1,558.73
United States bonds	1,750.00	1,500.00	10,150.00	2,400.00	2,500.00
Other bonds and securities	4,720.97	7,331.07	3,230.21	6,231.10	8,024.42
Furniture and fixtures	2,310.50	2,310.50	2,310.50	2,310.50	2,310.50
Banking house	7,500.00	7,560.00	7,560.00	7,500.00	7,500.00
Other real estate	650.00	650.00	650.00	.....	.....
Due from reserve banks	42,286.01	82,279.27	40,940.90	56,481.83	37,558.06
Checks on other banks	242.33	2,000.84	1,842.34	238.82	459.58
Currency	5,638.00	4,637.00	5,877.00	2,551.00	7,511.00
Gold	750.00	705.00	712.50	700 00	480.00
Silver and fractional coin	1,049.37	325.68	514.00	1,106.53	863.75
Other resources	.....	.....	460.00	.....	2,805.00
Total	$ 237,597.49	$ 291,485.64	$ 254,637.07	$ 264,528.35	$ 284,824.18
LIABILITIES.					
Capital stock	$ 15 000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	2 500.00	2,500.00	2 500.00	2,500.00	2,500.00
Undivided profits, net	4,020.80	3,542.56	4,851.86	6,541.76	7,364.93
Bills payable	15,000.00	15 000.00	.....	15,000.00	15,000.00
Individual deposits	179,605.82	231,728.96	204,402.58	194,304.52	218,548.96
Demand certificates of deposit	86.35	1,306.33	875.40	875.40	650.40
Time certificates of deposit	21,384.52	22,407.79	27,007.23	30,306.67	25,759.89
Total	$ 237,597.49	$ 291,485.64	$ 254,637.07	$ 264,528.35	$ 284,824.18

Directors—Wyatt Boger, Geo. O. Gates, F. D. Mann.

NO. 12.

STOCK GROWERS STATE BANK, BURLINGTON, KIT CARSON COUNTY

John H. Heston, President; Burt Ragan, Vice-President; Warren Shamburg, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 43,987.01	$ 46,573.96	$ 40,574.92	$ 42,721.38	$ 39,568.19
Loans and discounts (secured by collateral)	95,783.76	77,558.00	95,391.27	116,754.35	139,301.33
Loans on real estate	800.00	.....	.....	.....	.....

STOCK GROWERS STATE BANK, BURLINGTON, KIT CARSON COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured)	1,033.42	1,695.40	1,206.88	166.90	.....
United States bonds	370.00	.....	.....	.....	1,608.55
Other bonds and securities	4,884.35	635.91	10,056.88	12,009.37	7,130.43
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	325.00	325.00	325.00	325.00	325.00
Due from reserve banks	25,154.89	62,030.26	53,217.68	63,982.44	33,880.34
Checks on other banks	1,610.05	972.12	446.53	593.99	326.22
Currency	4,434.00	6,363.00	12,311.00	8,696.00	14,580.00
Gold	35.00	45.00	20.00	85.00	17.50
Silver and fractional coin	763.45	705.62	833.29	1,643.06	1,672.42
Other resources	.....	1,000.00	2,366.50	324.93	513.55
Total	$ 180,180.93	$ 198,904.27	$ 217,749.95	$ 248,302.42	$ 239,923.53
LIABILITIES.					
Capital stock	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	4,500.00	4,500.00
Undivided profits, net	500.00	450.84	2,980.68	305.49	3,290.40
Individual deposits	118,675.51	134,057.91	153,091.94	189,473.48	177,112.47
Due to banks (not reserve banks)	3,214.33	.....	6,472.42	650.51	948.60
Due to reserve banks	439.96	2,286.74	.....	3,664.88	.....
Demand certificates of deposit	14,672.82	17,301.28	13,371.82	11,421.33	15,031.08
Time certificates of deposit	27,678.31	29,807.50	26,833.09	26,286.73	27,020.98
Certified checks	.....	.....	.....	.....	20.00
Total	$ 180,180.93	$ 198,904.27	$ 217,749.95	$ 248,302.42	$ 239,923.53

Directors—John H. Heston, Burt Ragan, Warren Shamburg, S. P. Shaw, A. D. Stewart.

NO. 206.

THE BYERS STATE BANK, BYERS, ARAPAHOE COUNTY

Robert W. Burton, President; J. R. Stober, Vice-President; L. Minkner, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 31,328.88	$ 16,788.97	$ 15,129.00	$ 15,915.16	$ 21,531.48
Loans and discounts (secured by collateral)	23,903.91	37,015.77	43,143.58	42,219.84	52,508.58
Loans on real estate	4,189.75	3,464.15	2,800.00	2,300.00	1,700.00
Overdrafts (secured and unsecured)	736.73	312.67	103.81	111.72	1,697.25
United States bonds	.....	.....	1,000.00	.....	15,300.00
Other bonds and securities	296.20	296.20	296.20	296.20	296.20
Furniture and fixtures	2,000.00	2,000.00	2,000.00	1,800.00	1,800.00

Banking house	2,700.00	2,700.00	2,700.00	2,200.00	2,200.00
Other real estate	6,563.17	6,563.17	6,041.83	4,000.00	4,000.00
Due from reserve banks	6,648.07	13,141.61	6,931.48	14,039.26	12,456.16
Checks on other banks	.....	.....	5.19	.....	.....
Currency	3,480.00	2,130.00	965.00	1,420.00	3,011.00
Gold	500.00	500.00	300.00	340.00	240.00
Silver and fractional coin	441.77	362.27	349.07	707.80	737.51
Total	$ 82,788.48	$ 85,274.81	$ 81,765.16	$ 85,349.98	$ 117,478.18
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	1,112.48	1,436.56	1,254.21	813.30	666.84
Bills payable	.....	10,000.00	.....	10,000.00	7,000.00
Dividends unpaid	2.00	2.00	2.00	2.00	2.00
Individual deposits	55,121.89	48,837.00	54,693.03	48,870.88	82,298.31
Demand certificates of deposit	707.10	707.10	357.10	357.10	357.10
Time certificates of deposit	5,330.18	4,134.19	4,328.86	4,574.13	4,586.89
Certified checks	.....	.....	.....	.....	840.00
Cashier's checks	2,514.83	2,157.96	3,129.96	2,732.57	3,727.04
Total	$ 82,788.48	$ 85,274.81	$ 81,765.16	$ 85,349.98	$ 117,478.18

Directors—Robert W. Burton, L. Minkner, J. R. Stober.

NO. 347.

FARMERS STATE AND SAVINGS BANK OF CALHAN, CALHAN, EL PASO COUNTY

L. W. Cunningham, President; Ed. Marriott, Vice-President; Arthur Hansen, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	.....	.....	$ 3,944.41	$ 16,016.99
Loans and discounts (secured by collateral)	.....	.....	.....	2,650.00	17,816.44
Loans on real estate	.....	.....	.....	.....	350.00
Overdrafts (secured and unsecured)	.....	.....	.....	12.05	133.60
United States bonds	.....	.....	.....	.....	85.00
Other bonds and securities	.....	.....	.....	200.80	812.82
Furniture and fixtures	.....	.....	.....	1,189.00	1,302.14
Cash items (not including checks on other banks)	.....	.....	.....	6.00	118.00
Due from reserve banks	.....	.....	.....	15,346.75	2,778.40
Checks on other banks	.....	.....	.....	108.26	100.13
Currency	.....	.....	.....	1,700.00	1,467.00
Gold	.....	.....	.....	190.00	185.00
Silver and fractional coin	.....	.....	.....	692.30	571.28

FARMERS STATE AND SAVINGS BANK OF CALHAN, CALHAN, EL PASO COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Expense account	.....	.....	.....	.....	1,509.11
Other resources	.....	.....	.....	629.57	.....
Total	.....	.....	.....	$ 26,669.14	$ 43,245.91
LIABILITIES.					
Capital stock	.....	.....	.....	$ 15,000.00	$ 15,000.00
Surplus fund	.....	.....	.....	3,000.00	3,000.00
Notes rediscounted	.....	.....	.....	.....	6,547.81
Savings accounts	.....	.....	.....	1,014.58	942.29
Individual deposits	.....	.....	.....	5,624.67	17,448.16
Demand certificates of deposit	.....	.....	.....	1,939.24	.....
Time certificates of deposit	.....	.....	.....	.....	135.00
Cashier's checks	.....	.....	.....	90.65	172.65
Total	.....	.....	.....	$ 26,669.14	$ 43,245.91

Directors—S. R. Chubb, L. W. Cunningham, Clarence Dickinson, L. G. Handle, Arthur Hansen, K. Herzberger, Ed. Marriott.

NO. 13.

FIRST STATE BANK OF CALHAN, CALHAN, EL PASO COUNTY

J. C. Burger, President; Wm. Henderson, Vice-President; D. O. Moberly, Cashier; M. C. Moberly, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 128,630.45	$ 124,680.42	$ 130,505.98	$ 133,171.27	$ 133,586.54
Loans and discounts (secured by collateral	60,659.98	69,677.73	68,951.48	86,258.73	63,583.62
Loans on real estate	2,325.00	2,325.00	1,200.00	1,200.00	250.00
Overdrafts (secured and unsecured)	2,268.84	1,003.85	1,206.73	1,154.58	1,246.86
United States bonds	550.00	450.00	20,750.00	950.00	.....
Other bonds and securities	.....	.....	.....	.....	708.38
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Cash items (not including checks on other banks)	50.00	75.40	201.35	142.98	.....
Due from reserve banks	30,984.76	68,165.29	73,032.27	44,745.08	40,654.97
Checks on other banks	.....	218.80	211.36	876.46	810.38
Currency	4,760.00	7,116.00	5,323.00	5,280.00	4,337.00
Gold	882.50	1,217.50	1,172.50	1,155.00	1,315.00
Silver and fractional coin	1,294.05	1,044.70	2,149.64	1,495.37	2,335.39
Other resources	90.00	85.00	.....	100.00	100.00
Total	$ 239,495.58	$ 283,059.69	$ 311,704.31	$ 283,529.47	$ 255,928.14

LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	6,641.37	5,201.47	8,415.18	6,750.18	6,460.71
Individual deposits	145,985.75	178,982.00	198,354.37	176,645.97	151,877.10
Time certificates of deposit	47,335.44	58,145.78	64,206.56	65,987.98	63,260.20
Cashier's checks	14,533.02	15,730.44	15,728.20	9,145.34	9,330.13
Total	$ 239,495.58	$ 283,059.69	$ 311,704.31	$ 283,529.47	$ 255,928.14

Directors—J. C. Burger, Wm. Henderson, D. O. Moberly, M. C. Moberly, J. L. Rector.

NO. 336.

THE CASTLE ROCK STATE BANK, CASTLE ROCK, DOUGLAS COUNTY

L. W. Cunningham, President; Harold A. Senter, Vice-President; W. L. Troutfetter, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 10,687.28	$ 13,898.20	$ 15,465.53	$ 18,296.02	$ 19,223.47
Loans and discounts (secured by collateral)	3,540.00	7,719.64	18,365.54	14,818.22	15,135.80
Loans on real estate	200.00	1,700.00	200.00	200.00	200.00
Overdrafts (secured and unsecured)	.....	.....	.....	42.14	256.32
United States bonds	500.00	800.00	800.00	900.00	2,100.00
Other bonds and securities	995.73	855.49	146.11	309.38	2,401.14
Furniture and fixtures	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Due from reserve banks	6,537.16	4,664.99	2,970.56	2,413.15	8,208.37
Checks on other banks	102.00	887.99	254.56	55.70	1,485.73
Currency	865.00	1,342.00	1,963.00	2,410.00	2,361.00
Gold	20.00	85.00	275.00	275.00	250.00
Silver and fractional coin	513.63	257.70	484.66	454.02	369.43
Expense account	1,202.20	1,542.61	.....	.....	1,827.14
Other resources	.....	.....	1,862.02	1,673.10	.....
Total	$ 28,663.00	$ 37,253.62	$ 46,286.98	$ 45,346.73	$ 57,318.40
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Individual deposits	11,306.90	16,194.02	21,993.38	18,513.83	27,485.86
Demand certificates of deposit	4,856.10	.....	.....	.....	.....
Time certificates of deposit	.....	8,398.60	11,793.60	14,166.10	16,098.50
Cashier's checks	.....	161.00	.....	166.80	1,234.04
Total	$ 28,663.00	$ 37,253.62	$ 46,286.98	$ 45,346.73	$ 57,318.40

Directors—L. W. Cunningham, Fred B. Hood, George Robinson, Harold A. Senter, W. L. Troutfetter.

NO. 201.

FIRST STATE BANK OF CHERAW, CHERAW, OTERO COUNTY

W. B. Moore, President; Sherman Ball, Vice-President; I. W. Strickler, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 38,867.53	$ 33,368.75	$ 26,515.80	$ 33,639.10	$ 48,824.74
Loans and discounts (secured by collateral)	21,154.92	14,410.24	31,447.50	27,277.58	24,802.51
Loans on real estate	1,885.17	1,185.17	1,285.17	1,285.17	285.17
Overdrafts (secured and unsecured)	106.49	.....	48.20	45.88	105.08
United States bonds	.....	950.00	3,550.00	1,650.00	150.00
Other bonds and securities	761.72	1,947.90	1,287.83	2,299.47	1,713.56
Furniture and fixtures	1,076.00	1,076.00	1,076.00	1,076.00	1,076.00
Banking house	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Other real estate	832.63	832.63	732.63	732.63	732.63
Cash items (not including checks on other banks)	40.00	.....	2.50	24.50	10.00
Due from reserve banks	36,954.93	62,156.65	30,475.93	13,126.16	17,344.82
Checks on other banks	5.00	.....	.....	32.50	137.04
Currency	2,208.00	3,241.00	3,445.00	1,917.00	3,955.00
Gold	.....	.....	10.00	.....	20.00
Silver and fractional coin	913.20	928.97	726.81	571.09	576.41
Total	$ 106,105.59	$ 121,397.31	$ 101,903.37	$ 84,968.08	$ 101,032.96
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,500.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	1,833.19	314.55	710.29	310.47	664.47
Bills payable	.....	.....	.....	.....	8,000.00
Individual deposits	85,028.65	100,170.01	77,356.21	59,350.66	69,555.06
Due to banks (not reserve banks)	.....	.....	.....	.....	63.75
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	4,243.75	5,412.75	8,336.87	9,806.95	7,249.68
Total	$ 106,105.59	$ 121,397.31	$ 101,903.37	$ 84,968.08	$ 101,032.96

Directors—Sherman Ball, W. B. Moore, E. S. Strickler, I. W. Strickler, Carter Wilder.

NO. 18.

CHEYENNE COUNTY STATE BANK, CHEYENNE WELLS, CHEYENNE COUNTY

Paul Wupper, President; J. E. Hayes, Vice-President; Fred Keller, Vice-President; L. C. Rodgers, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 92,763.16	$ 83,884.15	$ 96,361.58	$ 84,089.06	$ 135,026.29
Loans and discounts (secured by collateral)	84,027.28	68,808.89	79,393.70	81,428.00	81,256.01

Loans on real estate	5,818.50	5,696.20	7,696.20	4,040.00	6,313.50
Overdrafts (secured and unsecured)	2,388.85	881.81	2,118.84	1,892.68	1,371.85
United States bonds	.....	.....	1,000.00	1,000.00	1,050.00
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	2,737.85	4,982.65	580.54	1,171.20	3,108.72
Furniture and fixtures	2,541.40	2,541.40	2,541.40	2,541.40	2,541.40
Banking house	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Other real estate	960.94	960.94	960.94	960.94	960.94
Due from reserve banks	41,201.74	93,127.11	53,402.67	43,620.94	45,753.21
Checks on other banks	.....	.....	.....	.....	47.00
Currency	6,865.00	7,996.00	7,115.00	9,270.00	6,479.00
Gold	15.00	87.50	225.00	20.00	.....
Silver and fractional coin	735.15	1,623.90	1,372.22	984.31	2,897.18
Other resources	.....	.....	.....	417.00	2,128.46
Total	$ 215,554.87	$ 276,090.55	$ 258,268.09	$ 236,935.53	$ 294,433.56
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 30,000.00
Surplus fund	8,000.00	9,000.00	9,000.00	9,000.00	3,000.00
Undivided profits, net	4,011.04	995.37	3,221.99	2,600.23	2,594.55
Bills payable	.....	.....	.....	10,100.00	.....
Postal savings accounts	86.09	122.31	19.36	14.00	.....
Individual deposits	175,676.39	208,418.10	183,537.39	152,636.84	218,195.37
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	34,701.55	39,659.55	37,685.08	39,632.62	33,356.88
Cashier's checks	5,579.80	395.22	7,304.27	5,451.84	4,786.76
Total	$ 245,554.87	$ 276,090.55	$ 258,268.09	$ 236,935.53	$ 294,433.56

Directors—Mrs. H. S. Hamilton, J. E. Hayes, Fred Keller, M. M. Lenihan, Mrs. Jennie E. Ross, H. C. Nelson, Paul Wupper.

NO. 276

FIRST STATE BANK OF CLIFTON, CLIFTON, MESA COUNTY

T. A. Butcher, President; W. S. Gardner, Vice-President; Saul Epsteen, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 25,063.05	$ 27,714.98	$ 27,486.51	$ 24,039.43	$ 11,908.88
Loans and discounts (secured by collateral)	8,409.79	10,769.17	15,306.47	25,078.52	44,497.86
Loans on real estate	3,056.05	3,550.00	1,450.00	1,450.00	1,750.00
Overdrafts (secured and unsecured)	52.72	120.81	137.47	37.68	498.59
United States bonds	.....	.....	14,750.00	.....	8,700.00
Other bonds and securities	4,132.30	7,354.28	778.55	161.95	.....
Furniture and fixtures	.....	.....	.....	2,000.00	2,000.00
Banking house	1,500.00	1,500.00	1,500.00	5,500.00	5,500.00

FIRST STATE BANK OF CLIFTON, CLIFTON, MESA COUNTY—Continued.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due from reserve banks	72,115.15	48,801.72	25,629.86	13,961.13	98,830.42
Currency	3,000.00	3,000.00	3,300.00	900.00	3,460.00
Gold	90.00	140.00	240.00	260.00	305.00
Silver and fractional coin	951.06	481.87	1,001.20	886.49	805.23
Total	$ 118,370.12	$ 103,432.83	$ 91,580.06	$ 74,275.20	$ 178,255.98
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	.....	.....	5,000.00	6,000.00
Undivided profits, net	.....	129.26	226.72	1,377.25	750.12
Individual deposits	95,046.06	78,435.08	72,082.02	46,593.61	150,722.78
Time certificates of deposit	13,324.06	14,868.49	9,271.32	11,304.34	10,783.08
Total	$ 118,370.12	$ 103,432.83	$ 91,580.06	$ 74,275.20	$ 178,255.98

Directors—T. A. Butcher, Saul Epsteen, W. S. Gardner.

NO. 297.

THE STOCKMEN'S BANK OF COLLBRAN, COLLBRAN, MESA COUNTY

J. J. Long, President; E. F. Collins, Vice-President; W. M. Porter, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 31,579.92	$ 33,913.46	$ 52,308.26	$ 50,887.18	$ 49,124.06
Loans and discounts (secured by collateral)	62,898.08	97,994.43	90,689.24	82,010.95	87,630.50
Loans on real estate	9,896.96	7,654.67	10,311.64	11,148.00	9,053.00
Overdrafts (secured and unsecured)	56.16	98.04	97.78	60.01	100.38
United States bonds	.....	.....	2,100.00	4,100.00	550.00
Other bonds and securities	3,968.27	6,053.87	2,057.41	4,919.00	8,386.39
Furniture and fixtures	1,011.50	1,011.50	1,168.76	1,168.76	1,197.26
Banking house	1,800.00	1,800.00	1,800.00	1,852.54	1,995.79
Due from reserve banks	120,147.08	72,220.95	42,394.29	41,575.66	107,316.19
Currency	8,339.00	7,237.00	8,064.00	5,900.00	5,362.00
Gold	475.00	600.00	60.00	120.00	125.00
Silver and fractional coin	522.80	581.34	819.17	893.25	522.62
Other resources	.....	.....	.....	2,979.14	.....
Total	$ 240,694.77	$ 229,165.26	$ 211,870.55	$ 207,614.49	$ 271,363.19
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,500.00	5,500.00

Undivided profits, net	224.11	1,489.61	2,254.59	507.80	1,036.24
Bills payable	.....	.....	.....	.....	8,000.00
Notes rediscounted	.....	.....	.....	2,704.00	17,030.75
Individual deposits	161,684.78	144,649.62	126,744.50	120,104.97	169,801.31
Demand certificates of deposit	7,100.95	5,516.95	5,516.95	7,016.95	5,560.95
Time certificates of deposit	40,784.93	47,064.74	47,291.16	46,188.02	39,192.14
Reserved for taxes	900.00	444.34	63.35	563.35	107.69
Other liabilities	.....	.....	.....	29.40	134.11
Total	$ 240,694.77	$ 229,165.26	$ 211,870.55	$ 207,614.49	$ 271,363.19

Directors—E. F. Collins, O. L. Dawson, W. D. Gibson, Ole Gunderson, P. A. Johnson, J. J. Long, Thomas McKelvie, W. M. Porter, Wm. Zinke.

NO. 20.

COLORADO SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY

E. J. Eaton, President; O. H. Shoup, Vice-President; F. P. Evans, Cashier; Thos. C. Strachan, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 224,905.07	$ 236,363.36	$ 236,636.35	$ 252,489.49	$ 285,701.93
Loans and discounts (secured by collateral)	575,734.80	544,478.78	491 018.56	462,352.97	494,924.90
Loans on real estate	250,607.37	239,673.01	242,539.95	242,848.76	228,614.45
Overdrafts (secured and unsecured)	4.98	279.06	198.65	559.32	824.06
United States bonds	40,950.00	20,350.00	185,900.00	107,300.00	303,700.00
Bonds to secure postal savings	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Other bonds and securities	116 308.13	121,053.04	95,428.73	99,303.82	82,995.68
Due from banks (not reserve banks)	.....	.....	.....	.....	126.80
Cash items (not including checks on other banks)	882.80	348.13	186.92	1,358.35	1,054.32
Due from reserve banks	385,970.17	523,414.88	425,676.84	373,994.88	449,136.23
Checks on other banks	113,818.77	7,810.44	5,410.85	9,854.59	7,251.43
Currency	49,736.00	48 690.00	44,292.00	43,769.00	45,220.00
Gold	8,125.00	8,275.00	6,225.00	5,760.00	5,030.00
Silver and fractional coin	1,400.32	1,204.97	1,628.43	1,025.07	3,009.70
Other resources	.....	.....	149.90	26,983.90	.....
Total	$ 1,776,443.41	$ 1,759,940.67	$ 1,743,292.18	$ 1,635,600.15	$ 1,915,589.50
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits, net	33,850.35	44,177.30	55,898.80	48,901.62	61,888.32
Savings accounts	717,532.30	680,106.55	679,766.57	682,051.29	678,271.39
Postal savings accounts	6,000.00	6,000.00	5,820.00	5,893.19	4,809.19
Individual deposits	721,393.93	715,353.09	670,263.44	578,742.27	783,530.95
Due to banks (not reserve banks)	54,205.23	43,664.12	65,995.84	26,751.08	51,676.27

COLORADO SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY—Continued.

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due to reserve banks	3,497.58	31,458.52	954.67	37,206.33	83,117.21
Demand certificates of deposit	64,454.22	61,726.70	59,878.70	81,916.47	69,036.25
Certified checks	169.06	229.86	1,024.31	993.21	1,121.81
Cashier's checks	18,963.62	20,847.41	47,312.73	18,397.37	27,390.79
Reserved for interest	6,377.12	6,377.12	6,377.12	4,747.32	4,747.32
Total	$ 1,776,443.41	$ 1,759,940.67	$ 1,743,292.18	$ 1,635,600.15	$ 1,915,589.50

Directors—E. J. Eaton, F. P. Evans, Jos. G. Dern, W. R. Fawcett, Thos. C. Strachan, O. H. Shoup.

NO. 22.

THE COLORADO TITLE AND TRUST COMPANY, COLORADO SPRINGS, EL PASO COUNTY

J. Arthur Connell, President; Horace G. Lunt, Vice-President; Eugene P. Shove, Vice-President; Leonard E. Curtis, Vice-President; Wilfrid M. Hager, Vice-President; W. R. Waterton, Secretary; J. A. Barton, Asst. Secretary and Treasurer.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 158,582.28	$ 198,284.47	$ 161,338.57	$ 211,486.38	$ 197,221.42
Loans and discounts (secured by collateral)	684,937.41	647,171.54	793,872.42	699,885.96	893,903.15
Loans on real estate	135,749.59	120,477.58	105,347.58	113,317.58	106,123.00
Overdrafts (secured and unsecured)	478.51	1,012.59	95.55	5,336.20	151.64
United States bonds	45,700.00	44,500.00	44,400.00	44,400.00	101,234.00
Bonds to secure postal savings	12,871.50	12,871.50	12,871.50	12,871.50	12,871.50
Other bonds and securities	507,715.39	517,974.74	552,013.79	537,109.08	455,346.48
Other real estate	33,472.65	33,472,65	33,472.65	29,370.07	29,370.07
Due from banks (not reserve banks)	20,269.48	28,699.12	16,008.25	18,304.25	22,712.26
Cash items (not including checks on other banks)	2,636.09	2,000.24	2,939.65	3,267.83	1,327.20
Due from reserve banks	537,150.24	492,817.40	345,996.22	317,251.19	282,457.77
Checks on other banks	29,525.63	11,805.60	13,038.04	7,597.10	7,963.13
Currency	46,557.00	45,654.00	48,846.00	44,570.00	38,166.00
Gold	4,955.00	2,377.50	2,122.50	2,120.00	2,490.00
Silver and fractional coin	3,857.47	2,753.15	2,994.93	2,533.31	3,289.78
Other resources	11,193.92	8,175.82	7,629.02	7,972.16	7,739.54
Total	$ 2,235,652.16	$ 2,170,047.90	$ 2,142,986.67	$ 2,057,392.61	$ 2,162,366.94
LIABILITIES.					
Capital stock	$ 300,000.00	$ 300,000.00	$ 300,000.00	$ 300,000.00	$ 300,000.00
Surplus fund	63,000.00	63,000.00	63,800.00	64,700.00	65,250.00
Undivided profits, net	33,480.06	36,275.50	41,330.01	36,860.50	39,219.72
Savings accounts	446,126.10	415,452.49	415,843.59	416,147.80	425,673.03

Postal savings accounts	9,796.36	9,675.66	9,385.66	9,504.28	7,965.66
Trust funds	324,154.08	270,519.88	234,137.17	239,035.87	204,764.80
Dividends unpaid	2,575.00	406.00	466.00	7,928.50	814.00
Individual deposits	979,398.10	1,012,369.65	914,918.23	852,855.84	825,741.82
Due to banks (not reserve banks)	25,082.04	31,173.45	31,475.24	27,405.11	18,862.77
Due to reserve banks	.....	.....	.....	.....	50,000.00
Demand certificates of deposit	1,090.00	1,070.00	1,000.00	1,000.00	1,000.00
Time certificates of deposit	8,462.04	8,963.53	9,146.33	8,895.82	8,343.82
Certified checks	356.65	14.55	14.55	114.55	14.55
Cashier's checks	31,942.61	11,217.67	107,859.67	83,490.44	201,809.73
Reserved for interest	137.00	2,158.52	4,049.21	134.00	4,079.60
Reserved for taxes	10,005.45	7,695.91	9,495.91	9,259.51	8,779.48
Other liabilities	46.67	55.09	65.10	60.39	47.96
Total	$ 2,235,652.16	$ 2,170,047.90	$ 2,142,986.67	$ 2,057,392.61	$ 2,162,366.94

Directors—J. Arthur Connell, Leonard E. Curtis, Wilfred M. Hager, Henry Hall, George M. Irwin, H. G. Lunt, William A. Otis, E. P. Shove, Charles L. Tutt, W. M. Vance, W. R. Waterton.

NO. 259.

THE STATE SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY

L. E. Burnett, President; G. H. Pattison, Vice-President; Willis V. Sims, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 53,720.15	$ 52,341.97	$ 54,487.00	$ 55,012.72	$ 44,929.41
Loans and discounts (secured by collateral)	79,847.63	81,096.61	118,005.31	100,167.62	130,857.09
Loans on real estate	27,496.92	24,693.81	21,338.56	23,309.13	27,561.72
Overdrafts (secured and unsecured)	813.52	1,316.87	1,142.03	2,720.59	89.33
United States bonds	20,606.50	20,917.00	12,838.00	11,162.00	11,800.00
Other bonds and securities	3,000.00	3,000.00	3,700.00	3,700.00	9,132.12
Furniture and fixtures	3,286.26	3,305.26	3,329.26	3,321.26	3,274.76
Cash items (not including checks on other banks)	1,648.01	1,617.26	298.78	21.66	2,833.72
Due from reserve banks	13,931.47	34,852.34	13,052.94	26,169.04	51,931.49
Checks on other banks	9,779.43	7,934.47	5,154.12	2,805.89	5,384.94
Currency	988.00	2,014.00	3,741.00	3,806.00	5,948.00
Gold	495.00	380.00	585.00	1,082.50	1,055.00
Silver and fractional coin	1,890.78	2,522.78	3,239.86	1,822.15	1,720.51
Expense account	.....	1,671.49	.....	.....	.....
Other resources	282.00	376.00	376.00	5,576.00	550.00
Total	$ 217,785.67	$ 238,039.86	$ 241,287.86	$ 240,676.56	$ 297,068.09
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	400.00	650.00	650.00	650.00	650.00

THE STATE SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY—Continued.

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Undivided profits, net	2,530.46	.....	98.21	540.01	1,351.59
Bills payable	.....	.....	.....	.....	27,000.00
Savings accounts	55,606.73	63,254.26	70,628.29	81,658.10	77,278.91
Individual deposits	118,240.25	138,422.92	136,948.31	125,037.89	159,980.86
Due to banks (not reserve banks)	2,941.64	2,941.64	2,977.12	2,996.45	1,157.54
Demand certificates of deposit	5,786.35	6,025.55	2,380.74	2,636.36	3,032.41
Time certificates of deposit	.....	.....	95.70	.....	.....
Certified checks	.....	.....	.....	604.48	.....
Cashier's checks	6,814.21	1,745.49	2,509.49	1,553.27	1,616.78
Other liabilities	466.03	.....	.....	.....	.....
Total	$ 217,785.67	$ 238,039.86	$ 241,287.86	$ 240,676.56	$ 297,068.09

Directors—L. E. Burnett, Geo. E. McCurdy, G. H. Pattison, Willis V. Sims, W. H. Wells.

NO. 345.

THE FARMERS STATE BANK OF COPE, WASHINGTON COUNTY

N. L. Fastenau, President; John A. Crowley, Vice-President; Murray E. Gilderbloom, Cashier; Allie Campbell, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	.....	.....	$ 8,940.91	$ 25,504.96
Loans and discounts (secured by collateral)	.....	.....	.....	6,153.96	21,991.62
Overdrafts (secured and unsecured)	.....	.....	.....	1.47	176.37
Other bonds and securities	.....	.....	.....	274.50	458.01
Furniture and fixtures	.....	.....	.....	1,726.08	1,939.98
Cash items (not including checks on other banks)	.....	.....	.....	.....	164.80
Due from reserve banks	.....	.....	$ 12,517.12	17,340.38	5,534.91
Currency	.....	.....	.....	410.00	1,220.00
Silver and fractional coin	.....	.....	.....	285.84	355.76
Other resources	.....	.....	.....	405.77	.....
Total	.....	.....	$ 12,517.12	$ 35,538.91	$ 57,346.41
LIABILITIES.					
Capital stock	.....	.....	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	.....	2,500.00	2,473.37	2,473.37
Undivided profits, net	.....	.....	17.12	.....	1,944.63
Bills payable	.....	.....	.....	.....	10,000.00
Individual deposits	.....	.....	.....	18,462.93	26,050.33
Time certificates of deposit	.....	.....	.....	4,602.61	6,878.08
Total	.....	.....	$ 12,517.12	$ 35,538.91	$ 57,346.41

Directors—N. L. Fastenau, W. E. Foran, Murray E. Gilderbloom.

NO. 194.

THE CRAWFORD STATE BANK, CRAWFORD, DELTA COUNTY

E. A. Browne, President; Sam B. Hartman, Vice-President; A. B. Brannock, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 66,680.42	$ 68,059.13	$ 65,508.82	$ 58,951.17	$ 71,903.82
Loans and discounts (secured by collateral)	17,523.64	18,460.20	26,634.66	20,931.10	29,552.79
Loans on real estate	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Overdrafts (secured and unsecured)	2,278.51	685.09	2,049.38	866.56	941.99
Other bonds and securities	3,157.86	3,162.66	1,289.40	1,121.75	847.27
Furniture and fixtures	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from banks (not reserve banks)	1,538.70	189.20	79.86	245.13	1,887.61
Cash items (not including checks on other banks)	3,073.11	198.00	19.00	485.84	1,091.00
Due from reserve banks	27,710.55	13,291.93	19,168.01	21,229.04	26,025.49
Checks on other banks	230.05	360.71	2,701.43	122.00	147.51
Currency	825.00	1,303.00	712.00	333.00	1,112.00
Gold	890.00	910.00	960.00	865.00	780.00
Silver and fractional coin	621.39	673.06	489.96	529.26	588.59
Other resources	13,047.64	.....	.....	233.86	970.08
Total	$ 143,326.87	$ 113,042.98	$ 125,362.52	$ 111,663.71	$ 141,598.15
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	207.13	983.91	798.82	843.01	876.74
Bills payable	.....	.....	15,000.00	15,000.00	15,000.00
Savings accounts	488.98	472.05	434.93	430.58	421.07
Individual deposits	113,527.19	83,001.18	80,781.42	66,368.22	95,351.57
Time certificates of deposit	13,249.75	12,206.05	11,417.33	9,932.58	11,274.69
Cashier's checks	853.82	1,379.79	1,930.02	4,089.32	3,674.08
Total	$ 143,326.87	$ 113,042.98	$ 125,362.52	$ 111,663.71	$ 141,598.15

Directors—A. B. Brannock, E. A. Browne, L. E. Browne, W. C. Browne, Sam B. Hartman.

NO. 6.

TOMKINS BROTHERS, BANKERS, CREEDE, MINERAL COUNTY

Wallace I. Leary, Cashier; C. A. Webber, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 33,800.90	$ 31,485.01	$ 28,474.57	$ 45,619.79	$ 38,591.34
Loans and discounts (secured by collateral)	14,238.30	11,897.80	18,758.05	23,968.50	21,733.00

TOMKINS BROTHERS, BANKERS, CREEDE, MINERAL COUNTY—Continued.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured)	8,748.36	3,506.16	2,315.58	2,900.56	2,590.00
United States bonds	.....	13,500.00	24,476.00	12,650.00	4,067.30
Other bonds and securities	10,050.83	4,855.83	3,313.83	6,890.70	29,195.83
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Other real estate	1,303.06	.....	.....	.....	.....
Due from banks (not reserve banks)	30.64	597.62	172.04	.....	.....
Due from reserve banks	36,154.89	70,972.77	59,716.47	17,886.86	17,647.02
Currency	3,000.00	4,000.00	7,750.00	4,784.00	4,500.00
Gold	.....	.....	22.50	215.00	365.00
Silver and fractional coin	604.41	630.91	239.04	502.00	444.21
Total	$ 109,131.39	$ 142,646.10	$ 146,438.08	$ 116,617.41	$ 120,333.70
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	4,500.00	4,500.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	.....	354.93	114.47	346.11	1,079.66
Individual deposits	77,798.43	109,982.45	114,336.96	87,255.27	93,974.96
Demand certificates of deposit	16,832.96	17,808.72	16,986.65	14,016.03	10,279.08
Total	$ 109,131.39	$ 142,646.10	$ 146,438.08	$ 116,617.41	$ 120,333.70

Owners—Wallace I. Leary, H. H. Tomkins, L. H. Tomkins, C. A. Webber.

NO. 24.

BANK OF CRESTED BUTTE, CRESTED BUTTE, GUNNISON COUNTY

J. W. Rockefeller, President; C. L. Ross, Vice-President; C. J. Diel, Vice-President; W. H. Whalen, Vice-President; G. V. Benson, Cashier; Katherine Sievers, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 24,505.14	$ 22,712.00	$ 24,813.00	$ 25,158.00	$ 30,864.66
Loans and discounts (secured by collateral)	48,255.00	46,455.00	51,105.00	47,885.00	51,635.00
Loans on real estate	14,645.00	13,615.00	13,560.00	20,590.00	16,795.00
Overdrafts (secured and unsecured)	171.55	688.95	398.47	22.17	470.08
United States bonds	2,450.00	3,300.00	6,850.00	6,700.00	7,850.00
Bonds to secure postal savings	6,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Other bonds and securities	5,681.11	4,206.49	4,211.49	2,783.20	4,595.20
Premium on bonds	168.64	168.64	168.64	168.64	216.64
Furniture and fixtures	2,400.00	2,160.00	2,160.00	2,160.00	2,160.00
Banking house	4,000.00	4,000.00	4,000.00	4,500.00	4,500.00

Other real estate	5,950.00	5,950.00	5,950.00	1,950.00	1,950.00
Due from banks (not reserve banks)	6,874.51	8,718.58	9,975.79	5,587.66	4,328.61
Cash items (not including checks on other banks)	372.93	700.30	6,363.11	6,196.57	5,719.50
Due from reserve banks	35,221.12	32,759.64	22,739.10	32,349.39	17,065.35
Checks on other banks	2,195.54	6,945.87	4,113.75	147.52	11,013.80
Currency	7,426.00	6,302.00	7,701.00	9,952.00	9,165.00
Gold	4,985.00	5,167.50	5,355.00	5,777.50	5,587.50
Silver and fractional coin	655.99	1,399.67	349.72	260.22	1,240.82
Other resources	500.00	4,054.73	20.35	2,020.92	12,808.32
Total	$ 172,457.53	$ 177,334.37	$ 177,864.42	$ 182,508.79	$ 195,965.48
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	15,415.84	14,184.02	13,761.33	16,750.48	15,999.79
Savings accounts	575.54	4,992.94	699.00	840.00	1,128.39
Postal savings accounts	4,356.94	.....	5,041.94	5,103.32	5,790.32
Individual deposits	56,480.22	57,216.58	57,660.91	56,823.97	63,237.92
Demand certificates of deposit	7,138.33	7,754.39	9,256.77	6,793.20	12,978.20
Time certificates of deposit	58,490.66	62,698.12	61,444.47	62,420.47	65,022.77
Cashier's checks	.....	.....	.....	3,777.35	1,808.09
Total	$ 172,457.53	$ 177,334.37	$ 177,864.42	$ 182,508.79	$ 195,965.48

Directors—G. V. Benson, C. J. Diel, J. W. Rockefeller, C. L. Ross, W. H. Whalen.

NO. 21.

THE CRIPPLE CREEK STATE BANK, CRIPPLE CREEK, TELLER COUNTY

A. W. Morrell, President; H. McGarry, Vice-President; H. D. MacDonald, Cashier; M. R. Berbower, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 84,133.40	$ 75,962.60	$ 25,035.30	$ 48,440.00	$ 25,477.88
Loans and discounts (secured by collateral)	217,533.45	179,216.38	91,677.70	76,114.75	72,992.56
Loans on real estate	14,313.00	15,142.65	16,911.70	12,241.70	10,494.40
United States bonds	5,542.00	6,040.00	14,550.00	9,987.50	15,478.19
Other bonds and securities	16,250.00	16,350.00	17,200.00	7,900.00	7,400.00
Banking house	1,836.01	1,723.36	1,469.86	1,323.01	947.07
Other real estate	415.37	246.97	.....	185.04	.....
Due from banks (not reserve banks)	20,017.56	30,152.38	10,659.31	10,176.47	4,877.65
Cash items (not including checks on other banks)	21.00	235.73	1,640.81	679.29	2,279.04
Due from reserve banks	87,030.97	89,596.21	26,735.94	24,616.36	42,500.20
Checks on other banks	912.52	2,054.50	1,597.63	103.10	512.50
Currency	9,100.00	6,212.00	12,080.00	5,540.00	5,818.00
Gold	6,165.00	6,842.50	4,392.50	4,877.50	5,265.00

THE CRIPPLE CREEK STATE BANK, CRIPPLE CREEK, TELLER COUNTY—Continued.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Silver and fractional coin	2,863.00	2,954.70	2,684.99	3,712.70	2,129.95
Other resources	.....	605.77	416.97	1,175.00	655.00
Total	$ 466,163.28	$ 433,335.75	$ 227,052.71	$ 207.072.42	$ 196,827.44
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00
Undivided profits, net	160.63	2,869.81	1,797.75	1,888.62	1,018.68
Individual deposits	372,314.18	343,579.62	156,867.07	133,800.00	134,652.44
Due to banks (not reserve banks)	16,398.92	5,486.67	6,430.55	8,888.73	1,719.49
Demand certificates of deposit	67.15	67.15	67.15	67.15	67.15
Time certificates of deposit	46,602.10	44,312.97	41,302.35	41,865.71	38,725.57
Certified checks	381.50	.....	39.84	371.47	327.33
Cashier's checks	238.80	7,019.53	548.00	190.74	316.78
Total	$ 466,163.28	$ 433,335.75	$ 227,052.71	$ 207.072.42	$ 196,827.44

Directors—W. W. King, H. D. MacDonald, H. McGarry, A. W. Morrell, Irving T. Snyder.

NO. 301.

FIRST STATE BANK OF CROOK, CROOK, LOGAN COUNTY

W. C. Harris, President; E. M. Gillett, Vice-President; H. L. Sanders, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 18,578.07	$ 12,414.75	$ 24,973.91	$ 29,372.09	$ 20,828.38
Loans and discounts (secured by collateral)	37,370.72	44,581.69	53,357.54	44,125.92	49,545.34
Loans on real estate	3,600.00	3,000.00	2,040.00	2,040.00	4,040.00
Overdrafts (secured and unsecured)	.....	.....	341.96	623.62	209.11
Other bonds and securities	826.55	1,286.39	2,338.55	1,743.77	400.00
Furniture and fixtures	1,375.57	1,500.00	1,500.00	1,500.00	1,500.00
Banking house	1,925.48	2,000.00	2,000.00	2,000.00	2,000.00
Due from banks (not reserve banks)	711.84	.....	.....	.....	.....
Cash items (not including checks on other banks)	.....	.....	19.00	.....	102.87
Due from reserve banks	8,570.47	22,627.10	11,897.08	9,492.43	11,168.54
Checks on other banks	.....	229.39	76.00	.....	.....
Currency	2,371.00	2,282.00	2,262.00	301.00	1,778.00
Gold	145.00	160.00	175.00	187.50	185.00
Silver and fractional coin	612.06	471.10	920.09	798.54	966.70
Other resources	.....	.....	.....	.....	325.81
Total	$ 76,086.76	$ 90,552.42	$ 101,901.13	$ 92,184.87	$ 93,049.75

LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,500.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	2,592.43	376.27	1,298.55	1,398.94	3,377.67
Bills payable	.....	.....	10,000.00	10,000.00	13,000.00
Individual deposits	48,713.20	57,193.76	51,979.69	41,131.01	37,862.63
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	6,851.20	12,279.84	19,528.26	20,556.41	18,470.81
Cashier's checks	429.93	1,702.55	94.63	98.51	1,338.64
Total	$ 76,086.76	$ 90,552.42	$ 101,901.13	$ 92,184.87	$ 93,049.75

Directors—E. M. Gellett, W. C. Harris, C. W. Kreager, H. L. Sanders, C. H. Simpson.

NO. 192.

THE BANK OF DEBEQUE, DEBEQUE, MESA COUNTY

S. G. McMullin, President; J. A. Wilcoxson, Vice-President; H. A. Quigley, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 20,135.02	$ 28,710.76	$ 29,651.85	$ 32,792.16	$ 33,866.44
Loans and discounts (secured by collateral)	26,446.09	30,612.85	32,666.24	35,600.22	30,109.74
Loans on real estate	200.00	.....	2,064.84	345.00	345.00
Overdrafts (secured and unsecured)	1,076.43	204.84	302.34	600.41	964.94
Other bonds and securities	10,589.20	12,965.09	7,975.61	9,712.19	15,951.40
Furniture and fixtures	750.00	750.00	750.00	750.00	750.00
Banking house	.....	.....	.....	.....	3,450.65
Other real estate	250.00	250.00	250.00	250.00	250.00
Due from reserve banks	55,812.01	26,058.40	24,562.17	14,434.30	46,307.38
Checks on other banks	1,084.46	623.49	95.49	495.85	67.46
Currency	4,271.00	2,671.00	3,217.00	2,445.00	5,705.00
Gold	60.00	35.00	170.00	610.00	300.00
Silver and fractional coin	712.49	684.60	797.00	342.00	419.15
Total	$ 121,386.70	$ 103,566.03	$ 102,502.54	$ 98,377.13	$ 138,487.16
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,500.00	2,500.00	2,500.00	2,500.00	3,500.00
Undivided profits, net	650.00	710.14	1,264.69	2,650.00	1,094.30
Individual deposits	99,392.95	81,415.39	78,409.50	73,103.22	109,576.04
Demand certificates of deposit	878.82	604.06	650.24	810.00	4,460.65
Time certificates of deposit	7,964.93	8,336.44	9,678.11	9,313.91	9,856.17
Total	$ 121,386.70	$ 103,566.03	$ 102,502.54	$ 98,377.13	$ 138,487.16

Directors—S. G. McMullin, H. A. Quigley, J. A. Wilcoxson.

NO. 185.

DEER TRAIL STATE BANK, DEER TRAIL, ARAPAHOE COUNTY

S. Guy Morrow, President; A. M. Sniff, Vice-President; Fred A. Beuck, Vice-President; Ralph C. Tilton, Cashier; Robert McIntosh, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 112,121.75	$ 71,185.50	$ 55,992.68	$ 77,535.72	$ 79,503.38
Loans and discounts (secured by collateral)	99,762.31	120,941.83	126,544.76	102,284.49	143,228.03
Loans on real estate	1,660.00	1,660.00	1,660.00	1,660.00	800.00
Overdrafts (secured and unsecured)	.....	1,673.36	24,313.33	.....	.....
United States bonds	4,149.00	8,127.80	.....	12,337.10	36,254.38
Other bonds and securities	677.90	912.90	442.90	953.43	1,241.58
Premium on bonds	5.27	.....	.....	.....	.....
Furniture and fixtures	2,500.00	3,500.00	3,500.00	3,500.00	3,498.50
Banking house	2,500.00	3,000.00	3,000.00	3,000.00	3,000.00
Other real estate	10.00	10.00	10.00	10.00	10.00
Cash items (not including checks on other banks)	185.47	7.50	244.87	11.50	144.62
Due from reserve banks	26,549.66	54,687.60	58,809.46	57,575.17	54,359.39
Checks on other banks	.....	26.34	.....	111.20	237.95
Currency	8,015.00	5,824.00	13,306.00	6,765.00	1,193.00
Gold	2,587.50	2,182.50	2,092.50	2,010.00	1,950.00
Silver and fractional coin	676.31	606.40	460.43	544.57	704.45
Other resources	5,523.53	4,810.19	242.69	125.02	296.41
Total	$ 266,923.70	$ 279,155.92	$ 290,619.62	$ 268,423.20	$ 326,421.69

LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	3,189.92	1,059.69	1,966.59	1,406.09	1,730.28
Bills payable	.....	.....	.....	.....	25,000.00
Notes rediscounted	.....	25,915.44	10,605.44	5,737.52	.....
Savings accounts	35,336.28	25,464.30	23,816.90	23,377.41	23,859.91
Individual deposits	182,384.80	164,031.77	207,616.44	137,340.67	190,764.81
Due to reserve banks	.....	.....	.....	.....	379.08
Demand certificates of deposit	3,131.25	5,297.83	7,222.00	11,506.70	26,860.26
Time certificates of deposit	12,881.45	27,311.89	9,392.25	59,054.81	27,827.35
Certified checks	.....	75.00	.....	.....	.....
Total	$ 266,923.70	$ 279,155.92	$ 290,619.62	$ 268,423.20	$ 326,421.69

Directors—Fred A. Beuck, Henry O. Beuck, S. Guy Morrow, A. M. Sniff, Ralph C. Tilton.

FARMERS STATE BANK OF DEER TRAIL, DEER TRAIL, ARAPAHOE COUNTY

NO. 349.

Frank J. Denison, President; Gordon Hollis, Vice-President; James T. Naff, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)				$ 2,792.49	$ 18,074.06
Loans and discounts (secured by collateral)				9,267.11	25,242.73
Overdrafts (secured and unsecured)				1,211.53	878.93
Other bonds and securities				166.45	298.76
Furniture and fixtures				2,065.00	2,304.73
Cash items (not including checks on other banks)				40.15	35.00
Due from reserve banks				10,945.00	6,812.99
Checks on other banks				185.33	144.75
Currency				2,121.00	1,638.00
Silver and fractional coin				589.68	508.62
Expense account					856.73
Other resources				45.00	15.00
Total				$ 29,428.74	$ 56,810.30
LIABILITIES.					
Capital stock				$ 15,000.00	$ 15,000.00
Surplus fund				1,500.00	1,500.00
Undivided profits, net				60.98	
Individual deposits				9,683.98	20,652.91
Time certificates of deposit				2,918.62	19,434.42
Cashier's checks				265.16	35.47
Other liabilities					187.50
Total				$ 29,428.74	$ 56,810.30

Directors—W. D. Barr, Frank J. Denison, G. H. Dodge, Gordon Hollis, James T. Naff, F. A. Thayer.

THE BANK OF DEL NORTE, DEL NORTE, RIO GRANDE COUNTY

NO. 25

John McFadzean, President; J. M. Stone, Vice-President; L. E. Stone, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 71,566.69	$ 83,546.98	$ 53,947.05	$ 59,967.10	$ 70,299.90
Loans and discounts (secured by collateral)	28,859.55	28,479.15	34,093.15	32,177.18	24,949.68
Loans on real estate	2,100.00	3,326.25	3,796.25	3,796.25	1,696.25
Overdrafts (secured and unsecured)	893.89	2,454.06	504.90	1,084.24	1,263.13

THE BANK OF DEL NORTE, DEL NORTE, RIO GRANDE COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Bonds to secure postal savings	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Other bonds and securities	15,452.15	17,197.94	17,195.25	15,445.25	20,082.68
Furniture and fixtures	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00
Due from banks (not reserve banks)	.....	5.00	.....	.....	15.00
Cash items (not including checks on other banks)	219.25	669.45	116.12	49.05	938.57
Due from reserve banks	49,964.57	28,288.58	44,653.83	20,543.84	14,175.68
Checks on other banks	308.69	136.03	40.00	277.47	576.77
Currency	3,824.00	1,932.00	4,152.00	4,916.00	5,079.00
Gold	790.00	780.00	770.00	810.00	785.00
Silver and fractional coin	2,356.94	1,757.87	1,415.50	2,578.75	1,674.01
Total	$ 182,285.73	$ 174,523.31	$ 166,634.05	$ 147,595.13	$ 147,485.67
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Undivided profits, net	3,753.34	1,384.22	1,550.85	1,968.28	3,840.01
Bills payable	.....	.....	.....	.....	10,000.00
Postal savings accounts	2,974.23	2,974.23	2,885.23	2,921.51	1,729.51
Dividends unpaid	.....	1,500.00	1,500.00	.....	.....
Individual deposits	108,139.32	103,390.37	96,430.15	83,933.35	84,389.18
Due to banks (not reserve banks)	.....	.....	.....	.....	1,036.92
Due to reserve banks	.....	1,834.58	.....	.....	.....
Demand certificates of deposit	.....	.....	.....	.....	30,490.05
Time certificates of deposit	52,418.84	47,439.91	48,267.82	42,771.99	.....
Total	$ 182,285.73	$ 174,523.31	$ 166,634.05	$ 147,595.13	$ 147,485.67

Directors—John McFadzean, J. M. Stone, L. E. Stone, Susie E. Stone, Milo E. Wilson.

NO. 28.

RIO GRANDE STATE BANK, DEL NORTE, RIO GRANDE COUNTY

Adam J. Weiss, President; Marx Lorig, Vice-President; W. S. Johnson, Cashier; David Hess, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 67,625.17	$ 69,197.17	$ 72,423.33	$ 65,688.00	$ 54,207.91
Loans and discounts (secured by collateral)	73,145.25	71,252.17	79,462.21	81,354.93	72,069.37
Loans on real estate	7,055.00	6,405.00	8,405.00	8,405.00	7,100.00
Overdrafts (secured and unsecured)	1,263.61	1,737.46	1,742.52	955.68	1,177.38
Bonds to secure postal savings	9,000.00	9,000.00	9,000.00	8,000.00	8,000.00

Other bonds and securities	4,788.13	7,946.16	7,400.82	5,224.35	7,267.70
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Due from banks (not reserve banks)	.....	.....	18.00	.....	.....
Cash items (not including checks on other banks)	.....	545.00	.....	.....	.....
Due from reserve banks	85,636.53	53,901.68	35,906.01	48,094.57	58,699.92
Checks on other banks	283.93	166.31	635.38	261.95	242.94
Currency	7,110.00	8,723.00	7,623.00	6,299.00	8,468.00
Gold	1,287.50	1,387.50	1,407.50	1,592.50	1,657.50
Silver and fractional coin	1,068.78	1,112.61	962.81	178.87	1,534.99
Total	$ 263,263.90	$ 236,374.06	$ 229,986.58	$ 231,054.85	$ 225,425.71
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	2,508.72	3,984.18	3,305.59	1,395.27	4,336.65
Savings accounts	.....	.....	.....	.....	3,105.72
Postal savings accounts	6,084.56	5,864.64	5,113.94	4,698.32	.....
Dividends unpaid	1,500.00	10.00	10.00	10.00	.....
Individual deposits	157,342.33	130,179.96	120,776.09	131,927.71	132,763.14
Time certificates of deposit	65,278.19	65,835.28	70,233.98	62,623.55	53,720.20
Certified checks	.....	.....	46.98	.....	.....
Cashier's checks	550.10	500.00	500.00	400.00	1,500.00
Total	$ 263,263.90	$ 236,374.06	$ 229,986.58	$ 231,054.85	$ 225,425.71

Directors—David Hess, W. S. Johnson, Marx Lorig, Adam J. Weiss, J. H. Weiss.

No. 149.

THE COLORADO STATE BANK, DELTA, DELTA COUNTY

I. M. Conklin, President; A. E. Miller, Vice-President; Chas. E. Parker, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 51,041.10	$ 62,579.18	$ 55,400.02	$ 76,792.68	$ 60,231.54
Loans and discounts (secured by collateral)	49,036.76	59,051.21	62,913.07	59,674.77	57,206.58
Loans on real estate	15,622.85	16,767.24	13,060.29	13,660.29	11,319.40
Overdrafts (secured and unsecured)	834.65	1,032.76	1,363.42	1,432.04	1,339.52
Other bonds and securities	6,426.05	10,262.09	10,085.64	8,685.07	20,836.54
Furniture and fixtures	2,000.00	2,000.00	2,125.00	2,000.00	2,000.00
Other real estate	2,950.00	2,950.00	2,950.00	2,950.00	2,950.00
Due from banks (not reserve banks)	2,092.06	2,895.13	564.20	564.20	2,879.33
Cash items (not including checks on other banks)	85.35	69.00	2.10	54.75	66.87
Due from reserve banks	105,749.97	65,505.49	45,632.66	7,941.89	35,763.48
Checks on other banks	4,760.28	968.79	1,154.31	1,413.07	2,022.01

THE COLORADO STATE BANK, DELTA, DELTA COUNTY—Continued.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Currency	4,572.00	5,846.00	2,662.00	3,848.00	3,448.00
Gold	2,930.00	3,280.00	3,600.00	3,785.00	4,010.00
Silver and fractional coin	745.31	285.05	798.26	729.77	500.81
Other resources	.....	.....	.....	.....	166.80
Total	$ 248,846.38	$ 233,491.94	$ 202,310.97	$ 183,531.53	$ 204,740.88
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,500.00	3,500.00
Undivided profits, net	2,012.38	5,064.96	5,995.75	3,958.60	6,436.88
Bills payable	.....	.....	.....	8,000.00	.....
Individual deposits	159,540.04	153,921.41	113,432.10	88,903.19	122,895.23
Due to banks (not reserve banks)	18,456.54	7,333.05	9,671.68	171.24	2,648.02
Time certificates of deposit	31,834.62	31,574.71	38,963.26	45,172.80	38,029.07
Cashier's checks	4,002.80	2,597.81	1,248.18	3,825.70	1,231.68
Total	$ 248,846.38	$ 233,491.94	$ 202,310.97	$ 183,531.53	$ 204,740.88

Directors—I. M. Conklin, Willard Fairlamb, W. R. Johnson, R. S. Kelso, A. E. Miller, Chas. E. Parker, L. R. Wigram.

No. 36.

THE AMERICAN BANK AND TRUST COMPANY, DENVER, DENVER COUNTY

Godfrey Schirmer, President; John A. Keefe, Jacob Fillius, Vice-Presidents; A. Kunsmiller, Secretary-Treasurer; H. M. Denison, Asst. Secretary.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 1,216,409.13	$ 1,007,295.04	$ 1,123,138.45	$ 1,109,769.85	$ 1,177,934.19
Loans and discounts (secured by collateral)	810,035.15	836,176.42	775,650.28	848,465.66	1,080,520.48
Loans on real estate	753,884.52	692,000.82	741,768.58	709,609.71	693,231.45
Overdrafts (secured and unsecured)	423.12	1,400.51	413.11	1,305.42	957.30
United States bonds	49,254.00	75,584.50	43,096.50	44,421.00	80,514.15
Bonds to secure postal savings	54,000.00	54,000.00	54,000.00	54,000.00	54,000.00
Other bonds and securities	1,953,211.76	1,914,961.46	1,997,859.33	2,055,837.27	1,865,924.96
Premium on bonds	1,356.50	1,356.50	1,356.50	1,356.50	1,356.50
Furniture and fixtures	21,960.03	21,758.81	21,607.56	20,246.01	25,258.66
Banking house	46,320.00	46,320.00	46,320.00	45,900.00	45,900.00
Other real estate	38,444.89	39,710.58	39,500.05	37,999.50	36,818.51
Due from banks (not reserve banks)	5,571.91	4,794.19	5,302.31	7,077.49	6,527.56
Cash items (not including checks on other banks)	36,781.54	14,783.69	6,424.62	33,450.31	13,947.66
Due from reserve banks	949,187.02	799,339.66	834,613.25	854,628.96	809,482.94

Checks on other banks	84,752.02	40,863.98	40,400.33	131,241.75	148,019.86
Currency	91,485.00	74,900.00	104,888.00	97,495.00	102,253.00
Gold	94,492.50	92,057.50	98,457.50	98,017.50	74,550.00
Silver and fractional coin	12,861.57	11,355.10	15,602.58	13,087.14	13,830.78
Other resources	62,281.71	61,170.15	84,210.41	61,079.13	67,355.51
Total	$ 6,282,712.37	$ 5,789,828.91	$ 6,034,609.38	$ 6,224,988.20	$ 6,298,383.51
LIABILITIES.					
Capital stock	$ 500,000.00	$ 500,000.00	$ 500,000.00	$ 500,000.00	$ 500,000.00
Surplus fund	185,000.00	185,000.00	185,000.00	188,000.00	188,000.00
Undivided profits, net	17,026.41	27,530.34	53,207.18	15,385.93	53,560.06
Bills payable	.....	.....	118,000.00	68,000.00	43,000.00
Savings accounts	3,165,856.73	2,973,872.06	2,923,164.20	3,010,978.38	2,935,410.55
Postal savings accounts	33,691.30	33,691.30	32,680.30	33,090.99	29,781.99
Trust funds	91,321.91	65,149.67	57,417.97	61,456.19	85,412.74
Dividends unpaid	10,000.00	.....	.....	15,000.00	.....
Individual deposits	1,691,799.30	1,465,293.08	1,665,346.53	1,874,786.78	2,087,890.67
Due to banks (not reserve banks)	79,152.48	53,342.73	27,055.43	33,234.13	35,400.11
Demand certificates of deposit	6,231.00	3,850.00	4,090.00	4,929.00	8,315.54
Time certificates of deposit	355,804.89	323,100.66	325,285.91	322,283.38	205,070.80
Certified checks	9,911.56	15,482.02	9,123.68	13,246.64	22,754.80
Cashier's checks	73,299.63	94,844.56	74,271.52	46,425.84	57,339.04
Reserved for interest	.....	.....	.....	.....	949.69
Reserved for taxes	9,000.00	9,000.00	.....	10,000.00	10,000.00
Other liabilities	54,617.16	39,672.49	59,966.66	28,170.94	35,497.52
Total	$ 6,282,712.37	$ 5,789,828.91	$ 6,034,609.38	$ 6,224,988.20	$ 6,298,383.51

Directors—T. B. Burbridge, William J. Chamberlain, Wm. F. Dieter, Jacob Fillius, John A. Keefe, Louis W. Mack, H. P. Nagel, Godfrey Schirmer, D. L. Webb, Philip A. Zang.

No. 29

THE BROADWAY BANK, DENVER, DENVER COUNTY

John S. Settle, President; Gabriel Jones, Vice-President; E. R. Tibbals, Cashier; C. M. Hamilton, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 186,586.10	$ 180,206.15	$ 164,073.33	$ 159,126.76	$ 193,649.56
Loans and discounts (secured by collateral)	48,019.35	45,067.00	39,292.00	37,103.11	121,992.06
Loans on real estate	24,350.00	29,500.00	30,600.00	34,650.00	94,154.30
Overdrafts (secured and unsecured)	13,151.79	6,400.50	5,842.92	5,099.44	444.17
United States bonds	18,100.00	8,600.00	8,200.00	7,300.00	28,852.00
Other bonds and securities	5,310.00	1,318.75	420.50	1,368.75	51,306.11
Premium on bonds	.....	.....	.....	.....	152.00

THE BROADWAY BANK, DENVER, DENVER COUNTY—Continued.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Furniture and fixtures	13,079.36	13,890.86	13,890.86	13,890.86	17,050.00
Banking house	89,574.08	89,574.08	89,574.08	89,574.08	89,500.00
Other real estate	5,136.87	7,346.67	8,213.56	8,593.61	8,502.71
Due from banks (not reserve banks)	.....	.....	.....	.....	2,000.00
Cash items (not including checks on other banks)	.....	64.10	417.00	83.48	570.43
Due from reserve banks	46,063.09	43,626.87	70,052.45	65,470.27	128,610.28
Checks on other banks	153.68	163.07	103.40	565.47	9,329.37
Currency	11,830.00	8,974.00	10,453.00	11,643.00	16,080.00
Gold	2,920.00	2,200.00	625.00	520.00	5,000.00
Silver and fractional coin	2,212.53	1,539.21	1,771.39	1,857.71	1,218.21
Expense account	223.50	.....	.....	.....	.....
Other resources	16.38	44.88	66.29	29.00	.....
Total	$ 466,726.73	$ 438,516.14	$ 443,595.78	$ 436,875.54	$ 768,411.20
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	1,720.00	2,520.00	2,520.00	2,520.00	5,000.00
Undivided profits, net	.....	130.92	.....	406.38	2,098.60
Bills payable	.....	15,000.00	27,495.00	23,295.00	.....
Notes rediscounted	.....	15,150.00	2,500.00	2,500.00	.....
Savings accounts	93,549.04	95,610.54	98,730.00	100,960.79	179,343.22
Individual deposits	220,513.18	190,544.70	191,226.33	184,701.68	392,066.89
Due to banks (not reserve banks)	.....	.....	.....	.....	12,437.00
Due to reserve banks	30,213.55	.....	.....	.....	.....
Demand certificates of deposit	9,298.12	9,727.19	8,439.51	7,795.51	5,409.41
Time certificates of deposit	3,610.60	6,812.10	11,846.60	12,531.60	61,992.54
Certified checks	1,417.50	1,841.51	238.62	443.53	1,478.00
Cashier's checks	1,404.74	1,179.18	599.72	1,721.05	8,585.54
Other liabilities	5,000.00	.....	.....	.....	.....
Total	$ 466,726.73	$ 438,516.14	$ 443,595.78	$ 436,875.54	$ 768,411.20

Directors—W. B. Barr, C. W. Hall, E. E. Hammond, W. E. Johnson, Gabriel Jones, James H. Kyle, R. F. Lamberton, D. J. Meyerpeter, J. S. Settle, E. R. Tibbals.

No. 241.

THE CAPITOL HILL STATE BANK, DENVER, DENVER COUNTY

D. C. Bailey, President; C. A. Gebhard, Vice-President; F. W. Birney, Cashier; A. I. Campbell, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 38,816.33	$ 30,754.64	$ 38,966.66	$ 35,780.38	$ 43,764.31
Loans and discounts (secured by collateral)	99,764.85	101,844.48	98,409.64	90,772.18	94,282.30

Loans on real estate	20,175.00	19,375.00	18,175.00	22,261.00	30,190.89
Overdrafts (secured and unsecured)	2,714.32	938.81	1,148.09	1,012.46	1,404.71
Other bonds and securities	34,990.00	26,404.50	53,944.10	67,213.10	83,777.38
Furniture and fixtures	1,911.90	678.84	675.00	751.00	700.00
Other real estate	9,630.22	9,630.22	9,630.22	5,280.22	360.00
Due from reserve banks	16,049.72	42,728.91	66,106.71	19,209.12	49,482.48
Checks on other banks	3,355.75	4,508.99	3,109.93	4,421.59	4,066.50
Currency	4,209.00	4,755.00	3,772.00	3,910.00	4,657.00
Gold	560.00	725.00	727.50	675.00	640.00
Silver and fractional coin	2,480.25	1,674.61	3,407.38	2,609.26	2,666.85
Total	$ 234,657.34	$ 244,019.00	$ 298,072.23	$ 253,895.31	$ 315,992.42
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	7,300.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	3,933.06	12.02	1,090.39	1,548.33	1,842.35
Savings accounts	50,214.80	52,515.37	55,107.47	56,825.70	69,657.65
Dividends unpaid	.....	.....	.....	.....	50.00
Individual deposits	112,191.81	121,821.16	175,202.86	128,322.23	176,209.14
Due to banks (not reserve banks)	3,641.70	3,656.24	3,671.27	3,686.30	4,724.01
Demand certificates of deposit	7,800.00	7,800.00	7,500.00	7,612.19	7,500.00
Time certificates of deposit	15,613.16	15,687.51	13,034.87	13,407.87	13,554.55
Certified checks	621.65	1,405.24	233.45	931.38	1,576.91
Cashier's checks	3,341.16	1,121.46	2,231.92	1,561.31	877.81
Total	$ 234,657.34	$ 244,019.00	$ 298,072.23	$ 253,895.31	$ 315,992.42

Directors—D. C. Bailey, F. W. Birney, C. E. Bruen, A. I. Campbell, C. A. Gebhard, E. W. Hinchman, W. D. Nash, Lee Ramsey, J. A. Morehouse.

No. 30.

THE CENTRAL SAVINGS BANK AND TRUST COMPANY, DENVER, DENVER COUNTY

W. M. Marshall, President; J. V. Cockins, Vice-President; Carle H. Smith, Cashier; R. F. Marshall, Asst. Cashier; C. W. Warner, Secretary

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 117,226.77	$ 52,998.70	$ 227,986.30	$ 6,795.30	$ 5,261.40
Loans and discounts (secured by collateral)	4,151,801.87	3,981,958.75	3,928,948.94	4,238,630.86	4,309,054.17
Loans on real estate	220,525.94	199,607.87	205,732.26	228,084.44	180,802.53
Overdrafts (secured and unsecured)	849.94	1,800.45	943.51	853.37	1,809.62
United States bonds	77,530.00	178,449.97	456,234.42	222,730.00	327,537.66
Other bonds and securities	423,406.06	382,776.83	389,202.98	380,142.72	366,510.54
Furniture and fixtures	55,987.64	55,812.64	55,462.64	55,112.64	54,412.64

THE CENTRAL SAVINGS BANK AND TRUST COMPANY, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Other real estate	55,965.71	55,065.71	48,795.28	48,780.28	45,720.28
Due from banks (not reserve banks)	87,456.48	78,142.63	89,539.14	68,593.04	104,205.51
Cash items (not including checks on other banks)	16,177.56	7,478.18	1,753.11	2,437.98	7,134.65
Due from reserve banks	1,124,086.37	1,196,644.39	1,301,336.39	1,122,918.70	1,612,477.66
Checks on other banks	102,324.78	83,041.18	73,199.07	61,056.68	89,823.52
Currency	170,236.00	158,155.00	161,527.00	168,799.00	140,397.00
Gold	87,257.50	125,050.00	112,820.00	90,790.00	87,262.50
Silver and fractional coin	10,907.03	13,762.97	11,788.42	13,179.87	15,884.00
Other resources	.....	.....	.....	5,707.66	.....
Total	$ 6,701,739.65	$ 6,570,745.27	$ 7,065,269.46	$ 6,714,612.54	$ 7,348,293.68
LIABILITIES.					
Capital stock	$ 300,000.00	$ 300,000.00	$ 300,000.00	$ 300,000.00	$ 300,000.00
Surplus fund	140,000.00	140,000.00	145,000.00	150,000.00	165,000.00
Undivided profits, net	19,499.73	39,376.44	68,288.04	13,425.19	44,484.48
Savings accounts	3,959,914.87	3,850,779.72	3,856,028.79	4,025,804.30	3,867,022.95
Trust funds	7,068.18	5,901.51	20,392.51	3,243.89	4,427.89
Individual deposits	1,245,943.54	1,225,851.34	1,668,086.10	1,268,252.27	1,933,812.28
Due to banks (not reserve banks)	807,159.07	799,223.72	789,946.42	722,482.65	819,600.06
Demand certificates of deposit	11,103.36	16,146.27	14,764.90	13,790.99	19,638.39
Time certificates of deposit	164,369.32	160,116.02	176,730.63	181,236.51	166,052.18
Certified checks	14,368.15	9,548.98	5,988.61	2,952.99	3,678.26
Cashier's checks	32,313.43	23,801.27	20,033.46	33,423.75	24,577.19
Total	$ 6,701,739.65	$ 6,570,745.27	$ 7,065,269.46	$ 6,714,612.54	$ 7,348,293.68

Directors—J. M. Bordy, J. V. Cockins, R. A. Cockins, J. M. Collins, David Brothers, W. M. Marshall, Carle H. Smith, D. H. Staley, C. W. Warner.

No. 239.

CITIZENS EXCHANGE BANK, DENVER, DENVER COUNTY
(Merged with The Broadway Bank, Denver, August 31, 1918)

John S. Settle, Jr., President; Gabriel Jones, Vice-President; E. R. Tibbals, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 69,666.98	$ 70,120.38	$ 75,579.39	$ 81,140.22	.....
Loans and discounts (secured by collateral)	51,796.55	57,184.43	63,832.09	69,734.41	.....
Loans on real estate	61,372.00	53,122.00	50,772.00	50,072.00	.....
Overdrafts (secured and unsecured)	1,447.09	201.07	1,140.32	560.47	.....

United States bonds	10,500.00	7,150.00	26,950.00	24,742.40	.....
Other bonds and securities	44,033.63	52,786.85	45,685.68	46,249.11	.....
Premium on bonds	152.00	152.00	152.00	152.00	.....
Furniture and fixtures	3,515.00	3,500.00	3,550.00	3,550.00	.....
Other real estate	.....	.....	.....	756.00	.....
Due from banks (not reserve banks)	2,000.00	2,000.00	2,000.00	2,000.00	.....
Cash items (not including checks on other banks)	197.84	587.39	275.75	172.05	.....
Due from reserve banks	55,112.68	80,110.96	53,487.28	58,432.00	.....
Checks on other banks	6,962.94	6,061.34	3,886.02	.....	.....
Currency	5,292.00	6,027.00	6,901.00	5,858.00	.....
Gold	2,712.50	3,475.00	4,132.50	4,335.00	.....
Silver and fractional coin	1,539.29	1,144.34	1,421.04	608.64	.....
Total	$ 316,300.50	$ 343,622.76	$ 339,765.07	$ 348,362.30	.....
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	.....
Surplus fund	4,000.00	4,000.00	4,000.00	4,500.00	.....
Undivided profits, net	2,210.52	1,948.41	2,577.15	2,128.81	.....
Savings accounts	55,884.48	70,082.73	73,302.51	80,844.26	.....
Dividends unpaid	900.00	.....	.....	900.00	.....
Individual deposits	154,454.66	168,847.37	165,535.93	172,320.89	.....
Due to banks (not reserve banks)	11,500.00	11,500.00	18,000.00	11,500.00	.....
Demand certificates of deposit	4,054.16	3,739.92	1,321.11	100.00	.....
Time certificates of deposit	53,296.68	51,988.11	44,671.61	45,531.81	.....
Certified checks	.....	1,516.22	25.00	220.00	.....
Cashier's checks	.....	.....	331.76	316.53	.....
Total	$ 316,300.50	$ 343,622.76	$ 339,765.07	$ 348,362.30	.....

Directors—W. B. Barr, C. W. Hall, E. E. Hammond, W. E. Johnson, Gabriel Jones, J. H. Kyle, R. F. Lamberton, D. J. Meyerpeter, John S. Settle, Jr.

No. 173.

THE CITY BANK AND TRUST COMPANY, DENVER, DENVER COUNTY

W. J. Galligan, President; A. W. Gillette, Geo. McLean, Vice-Presidents; R. A. Brown, Cashier; C. W. Tunnell, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 115,720.48	$ 101,575.08	$ 53,962.12	$ 63,910.82	$ 79,037.54
Loans and discounts (secured by collateral)	468,558.00	482,912.34	534,848.49	507,968.45	436,110.07
Loans on real estate	90,766.97	90,210.92	89,460.92	89,360.92	72,933.87
Overdrafts (secured and unsecured)	4,826.69	421.20	420.44	538.52	931.06
United States bonds	13,400.00	16,100.00	15,200.00	24,725.00	39,060.00
Other bonds and securities	54,666.84	55,166.84	59,369.79	58,875.28	58,362.82

THE CITY BANK AND TRUST COMPANY, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Furniture and fixtures	12,835.30	12,531.30	12,276.30	12,274.80	12,268.55
Other real estate	12,000.00	12,000.00	12,000.00	11,697.50	11,697.50
Due from banks (not reserve banks)	796.00	1,054.90	.....	1,844.52	525.00
Cash items (not including checks on other banks)	407.20	302.16	525.10	142.28	108.78
Due from reserve banks	128,510.70	114,138.16	70,455.92	28,914.87	92,731.79
Checks on other banks	32,516.97	27,699.79	24,107.20	45,449.71	24,429.19
Currency	12,000.00	23,973.00	25,458.00	20,896.00	19,466.00
Gold	10,554.00	10,466.00	15,276.00	8,126.00	9,661.00
Silver and fractional coin	4,834.11	5,300.23	3,015.29	4,842.71	2,981.86
Other resources	74.36	74.36	.....	.....	.....
Total	$ 962,467.62	$ 953,926.28	$ 916,375.57	$ 879,567.38	$ 860,305.03
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	5,705.09	6,869.67	2,821.11	5,286.93	3,818.55
Bills payable	35,000.00	.....	40,000.00	40,000.00	.....
Savings accounts	285,656.57	313,549.08	291,269.33	278,589.10	292,777.35
Trust funds	16,025.66	12,075.28	8,201.92	9,674.74	7,810.09
Individual deposits	427,016.54	397,736.86	406,128.97	355,921.40	360,363.61
Due to banks (not reserve banks)	23,354.19	30,483.90	11,645.18	24,187.66	17,912.21
Demand certificates of deposit	18,916.55	43,420.15	17,476.10	18,476.50	20,052.80
Time certificates of deposit	33,226.58	24,447.79	20,193.56	18,689.83	37,763.75
Certified checks	3,029.90	5,699.32	2,436.67	436.92	3,280.41
Cashier's checks	4,536.54	9,644.23	6,202.73	18,304.30	6,526.26
Total	$ 962,467.62	$ 953,926.28	$ 916,375.57	$ 879,567.38	$ 860,305.03

Directors—R. A. Brown, W. J. Galligan, A. W. Gillette, B. F. James, Geo. McLean, O. McNutt, A. D. White.

No. 92.

COLORADO STATE AND SAVINGS BANK, DENVER, DENVER COUNTY

B. F. Clark, President; E. C. Heinly, Vice-President; F. L. Barkley, Cashier; E. M. Clark, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 64,649.70	$ 62,245.88	$ 68,470.38	$ 75,305.05	$ 81,767.30
Loans and discounts (secured by collateral)	283,994.14	264,631.75	297,836.88	316,406.96	306,409.61
Loans on real estate	15,925.50	15,000.00	15,000.00	15,000.00	13,250.00
Overdrafts (secured and unsecured)	137.96	374.89	1,014.16	695.41	219.69

United States bonds	19,100.00	14,850.00	27,800.00	17,250.00	33,050.00
Other bonds and securities	7,198.95	12,707.67	16,679.28	9,554.27	24,416.27
Furniture and fixtures	7,500.00	7,500.00	7,500.00	7,125.00	7,125.00
Other real estate	2,750.00	1,325.00	1,325.00	.....	.....
Due from banks (not reserve banks)	.....	570.00	50.00	100.00	374.00
Cash items (not including checks on other banks)	55.50	228.26	222.52	649.15	227.50
Due from reserve banks	90,840.88	179,226.41	98,520.05	61,645.52	88,288.99
Checks on other banks	4,175.33	484.05	3,619.22	2,226.05	1,971.84
Currency	14,471.00	16,088.00	18,250.00	12,264.00	16,655.00
Gold	3,375.00	4,035.00	4,515.00	5,710.00	5,235.00
Silver and fractional coin	2,289.37	2,099.52	4,124.87	3,668.36	3,754.53
Other resources	1,199.82	273.65	465.80	2,330.59	1,503.19
Total	$ 517,663.15	$ 581,640.08	$ 565,393.16	$ 529,930.36	$ 584,247.92
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	18,000.00	18,000.00
Undivided profits, net	5,703.65	7,702.99	13,214.23	1,917.73	6,176.77
Savings accounts	113,722.14	114,963.62	119,254.69	123,708.91	117,593.58
Dividends unpaid	1,500.00	.....	.....	1,500.00	.....
Individual deposits	240,350.39	244,849.81	251,025.33	254,575.71	281,093.47
Due to banks (not reserve banks)	37,526.33	71,277.68	52,234.22	23,031.20	48,650.03
Time certificates of deposit	51,499.58	55,627.91	54,739.35	53,220.48	56,085.35
Certified checks	2,739.54	21,047.27	1,928.38	739.78	1,314.15
Cashier's checks	4,621.52	6,170.80	12,996.96	3,236.55	5,334.57
Total	$ 517,663.15	$ 581,640.08	$ 565,393.16	$ 529,930.36	$ 584,247.92

Directors—F. L. Barkley, B. F. Clark, E. M. Clark, C. M. Deppen, E. C. Heinly, F. R. Lilyard, C. M. McCutchen, W. A. McCutchen, R. S. Willoughby.

NO. 280.

THE COMMERCE STATE AND SAVINGS BANK, DENVER, DENVER COUNTY

D. H. Staley, President; Wesley Staley, Vice-President; August Loehwing, Cashier; E. M. Collins, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 47,040.00	$ 41,300.00	$ 26,500.00	$ 55,500.00	$ 49,875.00
Loans and discounts (secured by collateral)	248,776.23	255,462.91	207,972.44	213,298.16	223,981.34
Overdrafts (secured and unsecured)	180.49	231.15	92.13	139.34	103.03
Other bonds and securities	19,469.00	24,669.00	28,877.50	24,572.62	64,429.34
Furniture and fixtures	31,645.53	31,645.53	31,645.53	31,645.53	31,645.53
Due from banks (not reserve banks)	5,003.47	.....	.....	.....	10,000.00
Cash items (not including checks on other banks)	188.48	.....	.....		.....

THE COMMERCE STATE AND SAVINGS BANK, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due from reserve banks	96,389.39	105,011.93	138,737.86	106,258.80	148,379.61
Checks on other banks	7,133.46	4,344.18	4,352.42	2,780.79	4,102.17
Currency	15,662.00	17,474.00	25,526.00	15,005.00	16,155.00
Gold	3,357.50	1,250.00	4,225.00	4,472.50	1,032.50
Silver and fractional coin	1,272.57	926.72	1,971.95	1,528.17	655.50
Other resources	4,755.13	.....	1,000.00	560.00	3,000.00
Total	$ 480,823.25	$ 482,315.42	$ 470,900.83	$ 455,760.91	$ 553,359.02
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	6,000.00	6,000.00	6,000.00	6,500.00	6,500.00
Undivided profits, net	1,782.68	2,572.30	4,416.92	2,173.34	5,590.05
Savings accounts	70,246.41	47,307.91	52,619.00	55,710.32	62,154.22
Dividends unpaid	2,500.00	.....	.....	2,500.00	.....
Individual deposits	226,105.05	223,078.44	201,929.42	198,666.15	231,255.32
Due to banks (not reserve banks)	50,648.03	88,969.61	85,247.21	72,254.54	115,231.73
Due to reserve banks	.....	.....	.....	.....	7,700.36
Demand certificates of deposit	30,600.00	22,890.00	30,430.00	25,498.00	25,400.00
Time certificates of deposit	29,395.28	30,724.14	31,389.28	31,489.28	33,854.28
Certified checks	593.48	2,586.68	486.62	865.22	5,033.80
Cashier's checks	12,952.32	8,186.34	8,382.38	10,104.06	10,639.26
Total	$ 480,823.25	$ 482,315.42	$ 470,900.83	$ 455,760.91	$ 553,359.02

Directors—J. F. Church, E. L. Foster, Geo. W. Gates, S. S. Kendall, August Loehwing, D. H. Staley, Wesley Staley.

No. 33.

THE DENVER STOCK YARDS BANK, DENVER, DENVER COUNTY

F. M. Butcher, President; Ira B. Casteel, Vice-President; Henry Gebhard, Vice-President; W. Dale Clark, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 308,295.43	$ 312,302.97	$ 389,060.73	$ 557,454.52	$ 384,240.09
Loans and discounts (secured by collateral)	1,132,350.19	1,202,658.30	889,199.26	916,728.98	1,030,325.09
Loans on real estate	9,600.00	4,500.00	10,041.00	10,041.00	78,871.10
Overdrafts (secured and unsecured)	8,812.17	11,384.59	10,169.67	81,800.94	51,406.99
United States bonds	33,900.00	71,404.88	108,376.37	80,950.00	181 090.81
Other bonds and securities	250.00	250.00	250.00	22,289.44	250.00
Furniture and fixtures	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Other real estate	37,500.00	37,500.00	37,500.00	37,500.00	37,500.00
Due from banks (not reserve banks)	16,661.61	28,878.83	69,100.97	18,618.23	12,255.61

Cash items (not including checks on other banks)	1,303.40	76.00	352.62	102.25	10,166.62
Due from reserve banks	374,480.89	199,367.84	668,833.69	320,924.04	873,458.13
Currency	135,033.00	107,969.00	104,177.00	111,736.00	117,422.00
Gold	10,875.00	8,000.00	8,000.00	8,185.00	8,580.00
Silver and fractional coin	6,531.63	3,099.84	4,997.06	3,630.74	6,707.43
Expense account	3,156.33	3,235.15	.....	.....	.....
Other resources	.....	.....	1,176.12	4,965.76	14,834.62
Total	$ 2,087,749.65	$ 1,999,627.40	$ 2,310,234.49	$ 2,183,926.90	$ 2,816,108.49
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 250,000.00	$ 250,000.00
Surplus fund	100,000.00	100,000.00	100,000.00	25,000.00	25,000.00
Undivided profits, net	13,020.51	20,281.55	29,243.98	4,119.84	14,554.78
Notes rediscounted	.....	.....	.....	.....	149,844.85
Savings accounts	238,942.94	248,602.46	237,253.03	235,311.06	226,851.96
Dividends unpaid	3,000.00	.....	.....	7,500.00	.....
Individual deposits	670,478.67	467,256.46	797,273.56	627,116.01	857,752.14
Due to banks (not reserve banks)	672,595.66	776,981.03	625,740.95	544,845.29	736,660.35
Demand certificates of deposit	75,250.00	75,250.00	75,350.00	75,250.00	75,250.00
Time certificates of deposit	32,195.47	32,195.47	32,795.47	26,071.02	22,832.00
Certified checks	172.86	215.01	1,164.19	6.25	80.70
Cashier's checks	91,853.54	173,522.22	306,105.11	319,568.80	374,807.93
Reserved for taxes	7,500.00	5,323.20	5,308.20	2,707.78	2,652.78
Other liabilities	82,740.00	.....	.....	66,430.85	79,821.00
Total	$ 2,087,749.65	$ 1,999,627.40	$ 2,310,234.49	$ 2,183,926.90	$ 2,816,108.49

Directors—James Brennan, F. M. Butcher, Ira B. Casteel, Chas. A. Gebhard, Henry Gebhard.

NO. 317.

THE DROVERS STATE BANK, DENVER, DENVER COUNTY

Frank J. Denison, President; Gordon Hollis, Vice-President; Andrew G. Horn, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 116,864.10	$ 106,659.81	$ 101,574.70	$ 127,843.21	$ 293,062.89
Loans and discounts (secured by collateral)	295,767.18	250,319.70	188,230.94	262,148.41	213,577.89
Loans on real estate	19,500.00	19,500.00	18,000.00	18,000.00	2,000.00
Overdrafts (secured and unsecured)	10,771.67	474.22	1,636.20	892.93	6,082.91
United States bonds	6,959.00	28,140.00	30,750.00	30,750.00	13,243.00
Other bonds and securities	250.00	952.04	672.92	904.03	19,501.45
Furniture and fixtures	9,619.27	8,682.35	8,774.98	8,774.98	8,774.98
Due from reserve banks	129,219.60	151,445.21	210,268.29	120,589.62	324,723.41
Checks on other banks	917.39	10,293.91	24,028.24	46,777.51	40,466.16

THE DROVERS STATE BANK, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Currency	17,627.00	18,718.00	15,982.00	19,748.00	23,354.00
Gold	2,255.00	2,735.00	6,760.00	3,350.00	4,000.00
Silver and fractional coin	2,727.69	2,701.61	2,557.87	2,196.36	2,495.23
Total	$ 612,477.90	$ 600,621.85	$ 609,236.14	$ 641,975.05	$ 951,281.92
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	4,929.00	6,396.18	8,672.64	9,367.83	11,867.27
Savings accounts	21,152.55	32,226.90	20,994.21	22,616.66	16,044.28
Individual deposits	309,232.33	237,267.34	274,972.02	305,713.03	397,922.22
Due to banks (not reserve banks)	115,839.40	122,040.67	76,069.86	84,171.51	110,659.48
Due to reserve banks	.....	.....	33,250.00	23,301.96	89,261.26
Demand certificates of deposit	.....	.....	.....	.....	33,397.75
Time certificates of deposit	31,132.45	39,281.96	36,743.39	36,402.23	57,189.31
Certified checks	.....	414.81	363.50	.....	.....
Cashier's checks	16,230.25	60,103.59	44,530.12	35,085.97	120,034.49
Reserved for interest	.....	.....	500.00	1,000.00	.....
Reserved for taxes	3,961.92	1,890.40	3,140.40	3,905.86	1,000.00
Other liabilities	.....	.....	.....	10,410.00	3,905.86
Total	$ 612,477.90	$ 600,621.85	$ 609,236.14	$ 641,975.05	$ 951,281.92

Directors—F. W. Boot, Frank J. Denison, Gordon Hollis, Andrew G. Horn, Joseph J. Purdy, Arthur S. Platt.

NO. 234.

THE GUARDIAN TRUST COMPANY, DENVER, DENVER COUNTY

Denver R. Platt, President; H. L. MacWhirter, Vice-President; David H. Coover, Vice-President; Wm. L. Hahn, Cashier; Chas. W. Jones, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 18,628.00	$ 25,578.00	$ 37,058.00	$ 45,932.74	$ 71,543.05
Loans and discounts (secured by collateral)	21,950.00	25,470.00	37,619.98	77,764.51	136,619.23
Loans on real estate	5,500.00	4,750.00	4,250.00	4,250.00	2,750.00
Overdrafts (secured and unsecured)	217.86	65.15	50.63	27.55	99.31
United States bonds	17,749.25	18,947.25	32,887.12	23,420.57	50,763.79
Bonds to secure postal savings	5,977.50	5,977.50	5,977.50	5,977.50	5,977.50
Other bonds and securities	227,991.08	227,232.58	208,914.14	195,685.70	157,749.51
Premium on bonds	10,417.14	9,968.82	9,106.83	8,878.44	7,042.70
Furniture and fixtures	82,276.02	82,276.02	82,276.02	82,276.02	82,276.02
Banking house	151,398.15	151,398.15	151,398.15	151,398.15	151,398.15

Due from banks (not reesrve banks)	.....	.....	.....	933.26	1,428.19
Cash items (not including checks on other banks)	31.50	172.00	26.00	351.96	187.25
Due from reserve banks	77,855.10	57,022.41	104,768.90	117,583.34	107,152.05
Checks on other banks	2,963.42	3,665.57	3,159.14	5,993.22	8,986.00
Currency	9,020.00	10,453.00	14,556.00	13,670.00	18,206.00
Gold	13,455.00	12,450.00	13,250.00	13,545.00	13,030.00
Silver and fractional coin	2,535.87	3,365.60	3,696.97	3,337.45	6,278.00
Expense account	11,46	72.71	.....	.....	.....
Other resources	.....	.....	277.65	89.20	249.24
Total	$ 647,977.35	$ 638,864.76	$ 709,273.03	$ 751,114.61	$ 821,735.99
LIABILITIES.					
Capital stock	$ 240,000.00	$ 240,000.00	$ 240,000.00	$ 240,000.00	$ 240,000.00
Surplus fund	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Undivided profits, net	3,741.48	2,760.89	2,424.13	3,634.03	2,084.31
Savings accounts	122,595.37	119,991.51	134,699.75	133,118.97	139,608.30
Postal savings accounts	4,036.84	4,036.84	3,915.84	3,965.05	3,569.05
Trust funds	600.00	600.00	600.00	600.00	600.00
Individual deposits	251,721.05	250,799.12	305,635.77	337,241.86	411,782.46
Demand certificates of deposit	5,195.00	5,451.00	5,300.00	5,165.00	5,575.00
Time certificates of deposit	1,042.00	992.00	1,232.00	932.00	2,065.00
Certified checks	627.48	555.90	35.00	878.00	1,205.00
Cashier's checks	1,927.50	1,477.50	1,730.54	9,709.70	2,646.87
Reserved for interest	2,090.63	100.00	800.00	2,100.00	.....
Reserved for taxes	2,400.00	100.00	900.00	1,770.00	300.00
Other liabilities	.....	.....	.....	.....	300.00
Total	$ 647,977.35	$ 638,864.76	$ 709,273.03	$ 751,114.61	$ 821,735.99

Directors—C. A. Bowman, D. H. Coover, Wm. L. Hahn, Chas. W. Jones, H. L. MacWhirter, G. K. Olmsted, Denver R. Platt.

NO. 182.

THE HIBERNIA BANK AND TRUST COMPANY, DENVER, DENVER COUNTY

William P. Horan, Vice-President; Ramon Solis, Vice-President; S. J. Young, Secretary.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 137,119.54	$ 131,205.48	$ 111,999.61	$ 100,944.58	$ 107,185.07
Loans and discounts (secured by collateral)	231,056.28	160,154.98	157,595.28	186,805.51	245,799.72
Loans on real estate	105,410.00	100,875.00	84,775.00	99,175.00	102,960.00
Overdrafts (secured and unsecured)	5,964.92	2,203.17	3,218.90	11,633.12	2,464.01
United States bonds	30,054.00	23,450.00	43,350.00	42,950.00	41,150.00
Other bonds and securities	593,081.87	606,624.58	630,551.53	585,099.92	597,650.89
Premium on bonds	13,155.71	12,941.96	12,886.96	12,636.96	12,578.46
Other real estate	26,020.77	26,177.34	26,363.80	26,243.80	16,484.65

THE HIBERNIA BANK AND TRUST COMPANY, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due from banks (not reserve banks)	5,464.25	955.00	2,148.37	8,786.38	335.00
Cash items (not including checks on other banks)	612.35	489.25	93.25	24.49	.....
Due from reserve banks	169,069.18	189,709.51	159,309.59	177,397.02	203,398.50
Checks on other banks	20,060.32	4,364.11	2,195.44	4,814.37	5,697.62
Currency	22,295.00	26,934.00	20,697.00	15,518.00	25,347.00
Gold	33,415.00	26,885.00	29,730.00	30,510.00	31,030.00
Silver and fractional coin	7,611.75	3,363.03	5,392.57	3,696.58	3,938.83
Other resources	.....	.....	.....	99.26	5,531.11
Total	$ 1,400,390.94	$ 1,316,332.41	$ 1,290,307.30	$ 1,306,334.99	$ 1,401,550.86
LIABILITIES.					
Capital stock	$ 100,00.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Undivided profits, net	11,228.67	11,865.11	12,151.48	12,023.30	11,080.84
Bills payable	75,000.00	.....	.....	.....	.....
Savings accounts	445,643.83	445,680.64	444,826.05	460,378.19	494,747.05
Trust funds	3,883.38	3,155.19	1,778.12	6,135.58	6,048.13
Individual deposits	515,729.13	527,704.28	510,800.39	512,820.14	594,041.39
Due to banks (not reserve banks)	105,264.09	82,343.09	71,716.38	58,602.82	54,405.28
Demand certificates of deposit	3,411.16	3,204.41	8,776.71	2,986.76	5,353.52
Time certificates of deposit	134,993.52	136,432.95	134,444.09	123,101.48	116,495.10
Certified checks	597.89	1,205.05	320.34	8,606.03	2,227,91
Cashier's checks	4,597.93	4,215.21	5,452.40	21,501.23	14,110.30
Reserved for interest	.....	.....	.....	.....	3,000.00
Other liabilities	41.34	526.48	41.34	179.46	41.34
Total	$ 1,400,390.94	$ 1,316,332.41	$ 1,290,307.30	$ 1,306,334.99	$ 1,401,550.86

Directors—August Hahnewald E. A. Hanifen, M. C. Harrington, William P. Horan, G. A. Kartack, John H. Reddin, W. O. Reynolds, Ramon Solis, Robert A. Sullivan, S. J. Young.

NO. 202.

THE HOME SAVINGS AND TRUST COMPANY, DENVER, DENVER COUNTY

E. L. Bishop, President; M. A. McLaughlin, F. E. Mulvihill, Vice-Presidents; W. F. Bishop, Treasurer; J. E. Cronin, Secretary.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 1,179,031.39	$ 1,260,368.99	$ 1,167,307.34	$ 1,171,263.81	$ 1,073,193.62
Loans and discounts (secured by collateral)	646,474.88	717,247.23	761,436.51	796,119.53	820,777.36
Loans on real estate	271,976.38	320,484.30	335,758.50	337,584.80	364,437.50
Overdrafts (secured and unsecured)	2,789.10	7,354.22	2,926.55	4,520.50	10,386.99
United States bonds	69,176.00	41,726.00	133,897.50	145,813.50	219,443.50
Other bonds and securities	113,058.43	41,722.48	76,624.40	66,906.37	52,155.33

Furniture and fixtures	6,240.40	6,240.40	7,060.40	15,350.40	22,608.10
Other real estate	62,260.28	62,260.28	52,638.74	52,646.64	44,894.35
Due from banks (not reserve banks)	.....	20,415.44	9,686.59	.....	.....
Cash items (not including checks on other banks)	18,371,34	1,423.02	150.00	4,442.42	5,871.44
Due from reserve banks	222,517.00	325,790.29	342,967.25	269,780.50	334,849.47
Checks on other banks	17,904.00	4,239.00	355.47	26,150.92	39,116.78
Currency	72,840.00	58,967.00	95,818.00	46,758.00	110,330.00
Gold	20,080.00	14,377.50	12,790.00	7,780.00	12,202.50
Silver and fractional coin	11,174.10	9,295.06	11,346.40	10,514.54	12,992.04
Other resources	.....	.....	.....	.....	2,105.00
Total	$ 2,713,893.30	$ 2,891,911.21	$ 3,010,763.65	$ 2,955,631.93	$ 3,125,363.98
LIABILITIES.					
Capital stock	$ 150,000.00	$ 150,000.00	$ 150,000.00	$ 150,000.00	$ 150,000.00
Surplus fund	37,500.00	40,000.00	40,000.00	40,000.00	40,000.00
Undivided profits, net	19,855.27	16,060.76	22,762.89	24,095.90	22,068.10
Notes rediscounted	.....	100,000.00	100,000.00	150,000.00	145,000.00
Savings accounts	720,467.08	766,100.95	817,499.26	876,725.92	977,656.92
Individual deposits	1,550,714.86	1,574,434.75	1,610,070.85	1,446,894.77	1,543,797.93
Due to banks (not reserve banks)	21,000.00	21,000.00	7,500.00	5,000.00	.....
Demand certificates of deposit	80,734.95	83,780.00	81,600.00	80,050.00	55,367.00
Time certificates of deposit	87,281.01	106,738.30	107,622.96	108,081.85	93,754.28
Certified checks	21,190.48	4,750.54	8,438.21	5,448.06	1,809.12
Cashier's checks	17,649.65	25,045.91	57,269.48	59,335.43	86,410.63
Reserved for interest	7,500.00	4,000.00	8,000.00	10,000.00	9,500.00
Total	$ 2,713,893.30	$ 2,891,911.21	$ 3,010,763.65	$ 2,955,631.93	$ 3,125,363.98

Directors—F. L. Bishop, H. Brown Cannon, Ben Kemper, C. S. Lambie, M. A. McLaughlin, Theo. L. Meier, Frank E. Mulvihill, Geo. W. Vallery.

NO. 258.

THE IDEAL BANK, DENVER, DENVER COUNTY

H. L. Holkenbrink, President; L. D. Eykelboom, Cashier; H. V. George, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 4,944.50	$ 3,475.75	$ 1,975.00	$ 2,193.53	$ 2,425.00
Loan and discounts (secured by collateral)	12,129.65	13,491.82	13,965.48	15,499.98	11,459.91
United States bonds	275.00	.....	.....	.....	.....
Other bonds and securities	.....	547.36	718 12	1,131.53	8,659.88
Furniture and fixtures	875.00	875.00	925.00	925.00	925.00
Due from banks (not reserve banks)	5,000.00	5,000.00	5,220.00	5,220.00	3,908.60
Cash items (not including checks on other banks)	225.00	.....	.....	.....	.....
Due from reserve banks	2 837.25	3,135.43	10 202.44	5,929.48	8 712.15
Checks on other banks	272 39	152.00	752.85	759.70	1,098.50

THE IDEAL BANK, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Currency	806.00	1,067.00	1,202.00	1,177.00	1,880.00
Gold	25.00	20.00	180.00	185.00	287.50
Silver and fractional coin	125.27	182.71	116.37	150.57	241.74
Expense account	1,239.18	949 87	.....	472.73	26.83
Other resources	5.00	.....	447.41	.....	.....
Total	$ 28,759.24	$ 28,896.94	$ 35,704.67	$ 33,644.52	$ 39,625.11
LIABILITIES.					
Capital stock	$ 10.000.00	$ 10.000.00	$ 10,000.00	$ 10.000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Bills payable	.....	.....	4,500.00	4,500.00	4,500.00
Notes rediscounted	.....	4,500.00	.....	.....	.....
Savings accounts	987.94	1.316.22	2.237.50	3,291.70	4,016.41
Individual deposits	16,771.30	12,080.72	13,356.50	13,709.11	19,696.09
Certified checks	.....	.....	.....	13.25	19.00
Cashier's checks	.....	.....	4 610.67	1,130.46	393.61
Total	$ 28,759.24	$ 28,896.94	$ 35,704.67	$ 33,644.52	$ 39.625.11

Owners—H. L. Holkenbrink, L. D. Eykelboom.

NO. 1.

THE INTERNATIONAL TRUST COMPANY, DENVER, DENVER COUNTY

John Evans, President; Theo. G. Smith, Vice-President; H. J. Alexander, Vice-President; H. H. Brooks, Secretary; F. G. Harrington, Asst. Secretary; P. E. Cleland, Treasurer.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 1,561,916.85	$ 2,332,609.85	$ 2,170,842.38	$ 2,322,578.21	$ 2,071,724.34
Loans and discounts (secured by collateral)	5,515.500.61	4,309,980.90	4,186.229.84	4,395,934.83	3,788,685.43
Loans on real estate	457,401.61	445,325.61	427,643.92	414,693.90	385.545.67
Overdrafts (secured and unsecured)	1,436.25	387.89	460.98	304.92	3,651.68
United States bonds	586.129.99	953,451.85	556,826.75	324,640.00	919,400.00
Bonds to secure postal savings	70,000.00	70,000.00	70,000.00	70,000.00	70,000.00
Other bonds and securities	2,944.320.48	2,663.667.74	2,541,810.21	2,503,531.37	2,475,930.07
Banking house	275 000 00	275,000.00	275,000.00	275,000.00	275,000.00
Other real estate	52 747.70	53.660.37	45 067.17	23,851.80	22,204.05
Due from banks (not reserve banks)	208,294.28	.....	7,550.00	7,559.74	32,000.00
Cash items (not including checks on other banks)	14.332.52	350.39	746.87	7,422.24	11,046.77
Due from reserve banks	3,260 979.75	3.219.987.16	2,903,887.19	3.854,375.24	10,011,361.68
Checks on other banks	319,355.68	88.426.30	55.301.70	228.624.18	472,125.38
Currency	486.822.00	482.294.00	501.281.00	524,660.00	309.386.00
Gold	7,346.00	4,688.50	6 283.50	5,163.50	5,936.00

Silver and fractional coin	1,348.87	2,653.04	2,077.56	2,049.14	1,362.59
Other resources	30,289.46	29 922.70	7,975.84	4,410.27	7,437.84
Total	$15,796,222.05	$14,932,406.30	$13,758,984.91	$14,964,799.34	$20,862,797.50
LIABILITIES.					
Capital stock	$ 500,000.00	$ 500,000.00	$ 500,000.00	$ 500,000.00	$ 500,000.00
Surplus fund	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
Undivided profits, net	201,473.49	230,696.09	250,635.32	169,601.44	223,217.30
Savings accounts	6 819 744.91	6,710,905.65	6,690,704.66	6,630,529.09	6,092,606.66
Postal savings accounts	48,080.97	43 080.97	41 782.97	32,807.05	29,527.14
Trust funds	452,965.13	202,008.01	182,428.38	664,907.32	1,169,669.86
Dividends unpaid	25 050.00	50.00	125.00	25,050.00	130.00
Individual deposits	5,238,151.20	4,528,301.53	3,165,343.93	4,181,888.33	4,628,639.32
Due to banks (not reserve banks)	124,666.37	135,889.18	282 144.80	242,808.19	58,364.03
Due to reserve banks	.....	600,186.32	568,551.71	625,826.87	694,350.00
Demand certificates of deposit	136,668.97	65,681.96	37,383.16	62,714.92	178,457.77
Time certificates of deposit	1,584,574.62	1,226,011.18	1,332,813.15	1,183,396.72	1,076,542.34
Certified checks	787.83	13 770.46	4,203.69	8,814.93	11,181.28
Cashier's checks	82,651.43	49,079.93	45,641.04	69,658.18	5,527,904.16
Reserved for interest	37,233.00	81 885.04	108,897.01	14,923.81	113,904.03
Reserved for taxes	33,330.02	27,303 80	21,770.46	26,739.89	41,423.41
Other liabilities	10,844.11	17,556.18	26,559.63	25,132.60	16,880.20
Total	$15,796,222.05	$14,932,406 30	$13,758 984.91	$14,964,799.34	$20,862,797.50

Directors—Alva Adams, H. J. Alexander, H. M. Blackmer, John Evans, Julius C. Gunter, J. A. Hayes, Gerald Hughes, A. V. Hunter, John W. Morey, John H. Porter, Theo. G. Smith, M. D. Thatcher, Raymond C. C. Thatcher.

NO. 250.

THE INTERSTATE TRUST COMPANY, DENVER, DENVER COUNTY

F. N. Briggs, President; L. C. Greenlee, O. J. Clark, Vice-Presidents; William L. Bush, Cashier; C. D. Lowry, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 407,621.60	$ 415,634.48	$ 468,654.60	$ 538,991.60	$ 484,832.64
Loans and discounts (secured by collateral)	848,085.08	980,516.81	1,024,765.90	981,101.09	845,785.43
Loans on real estate	121,202.75	119,912.23	118,882.77	120,787.79	133,918.44
Overdrafts (secured and unsecured)	3,748.24	2,396.94	831.95	490.79	402.58
United States bonds	242,950.00	154,373.68	203,948.79	190,322.71	248,705.67
Bonds to secure postal savings	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00
Other bonds and securities	466,283.89	481,280.39	365,317.10	362,375.58	341,047.57
Premium on bonds	4,477.00	4,477.00	4,477.00	4,477.00	4,477.00
Furniture and fixtures	21,388.00	21,388.00	50,000.00	50,000.00	50,000.00
Banking house	.....	.....	150,000.00	150,000.00	150,000.00
Other real estate	44,854.74	44,846.65	44,846.65	44,846.65	44,846.65

THE INTERSTATE TRUST COMPANY, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due from banks (not reserve banks)	94,348.28	46,287.01	18,451.92	6.561.37	38.934.67
Cash items (not including checks on other banks)	5,433.59	5,590.58	8,687.76	1,587.83	2,958.04
Due from reserve banks	306,269.82	449,255.51	297,491.89	280,708.78	339,427.76
Currency	114,801.00	68,948.00	82,478.00	69,657.00	75,975.00
Gold	8,085.00	57,290.00	54,675.00	53,947.50	53,482.50
Silver and fractional coin	14,858.85	7,808.56	30,947.19	19,821.71	14,838.25
Other resources	3,450.31	3,022.57	3,117.08	3,207.96	2,331.58
Total	$ 2,721,858.15	$ 2,877,028.41	$ 2,941,573.60	$ 2,892,885.36	$ 2,845,963.78
LIABILITIES.					
Capital stock	$ 200,000.00	$ 200,000.00	$ 200,000.00	$ 200,000.00	$ 200,000.00
Surplus fund	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
Undivided profits, net	858.83	4,215.15	9,932.32	2,360.61	5,916.41
Bills payable	.....	100,000.00	60,000.00	.....	.....
Notes rediscounted	.....	.....	.....	134,812.70	120,417.68
Savings accounts	1,228,822.53	1,206,204.36	1,207,130.14	1,260,215.48	1,279,855.14
Postal savings accounts	9,530.18	9,650.29	9,360.29	9,478.00	8,531.62
Trust funds	1,082.58	1,077.58	1,731.49	2,421.99	10,845.23
Individual deposits	994,642.16	1,126,940.84	1,224,759.97	1,049,551.43	994,448.70
Due to banks (not reserve banks)	64,643.19	32,892.01	40,300.13	30,818.36	28,097.92
Demand certificates of deposit	3,093.55	2,742.91	5,592.91	2,573.91	1,910.50
Time certificates of deposit	109,099.60	110,855.89	101,407.16	105,569.67	97,031.85
Certified checks	35,182.44	12,535.16	13,261.78	27,164.09	5,316.53
Cashier's checks	34,503.09	29,614.22	27,757.41	27,719.12	52,592.20
Other liabilities	400.00	300.00	340.00	200.00	1,000.00
Total	$ 2,721,858.15	$ 2,877,028.41	$ 2,941,573.60	$ 2,892,885.36	$ 2,845,963.78

Directors—F. N. Briggs, Wm. L. Bush, Oscar D. Cass, A. W. Clark, O. J. Clark, L. C. Greenlee, I. B. Perkins, L. F. Spratlin, H. W. Wilson.

NO. 160.

ITALIAN-AMERICAN BANK, DENVER, DENVER, COUNTY

P. Frazzini, President; C. Frazzini, Vice-President; F. Frazzini, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 86,836.73	$ 83,952.05	$ 88,432.95	$ 92,601.89	$ 111,187.69
Loans and discounts (secured by collateral)	62,650.00	42,800.00	40,170.60	38,890.16	43,324.11
Loans on real estate	54,286.12	52,000.20	55,201.50	56,042.29	57,763.34
Overdrafts (secured and unsecured)	2,042.92	2,379.14	2,052.47	2,723.44	3,526.37

United States bonds	12,000.00	10,650.00	21,100.00	18,800.00	33,150.00
Other bonds and securities	19,731.00	53,433.60	49,255.27	37,731.37	64,887.94
Furniture and fixtures	1,762.77	1,762.77	1,762.77	1,762.77	1,762.77
Banking house	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00
Other real estate	2,075.76	2,025.21	2,025.21	2,025.21	2,025.21
Due from banks (not reserve banks)	24,605.40	22,914.72	19,149.72	24,689.72	17,334.50
Due from reserve banks	59,150.47	76,846.67	48,585.12	49,236.14	27,785.84
Checks on other banks	8,427.80	9,006.23	6,970.13	4,911.09	11,500.92
Currency	3,680.00	4,305.00	1,564.00	4,023.00	4,211.00
Gold	1,000.00	210.00	390.00	680.00	920.00
Silver and fractional coin	320.00	200.05	565.00	842.83	843.13
Total	$ 352,568.97	$ 376,485.64	$ 351,224.74	$ 348,959.91	$ 394,222.82
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	10,887.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	2,904.87	758.47	580.87	456.01	1,307.11
Individual deposits	80,951.95	94,623.31	76,238.37	78,305.69	75,329.72
Demand certificates of deposit	6,867.40	8,055.00	5,277.72	5,957.63	17,349.18
Time certificates of deposit	200,454.95	211,017.05	207,816.16	203,675.46	238,836.73
Cashier's checks	502.80	1,392.51	835.17	88.67	1,400.08
Reserved for taxes	.....	639.30	.....	476.45	.....
Other liabilities	.....	.....	476.45	.....	.....
Total	$ 352,568.97	$ 376,485.64	$ 351,224.74	$ 348,959.91	$ 394,222.82

Directors—C. Frazzini, F. Frazzini, P. Frazzini.

NO. 254.

THE LIBERTY BANK, DENVER, DENVER COUNTY

Joseph Immergluck, President; Fred Immergluck, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 632.08	$ 607.20	$ 607.20	$ 1,235.00	$ 571.90
Loans and discounts (secured by collateral)	6,885.76	4,398.47	3,893.47	4,238.67	4,455.47
United States bonds	.....	.....	.....	1,500.00	2,108.63
Other bonds and securities	250.00	250.00	1,750.00	250.00	.....
Furniture and fixtures	1,968.75	1,968.75	1,968 75	1,968.75	1,968.75
Due from reserve banks	4,235.73	5,041.04	3,246.36	3,882.29	715.97
Checks on other banks	361.06	23.00	372.90	599.54	344.43
Currency	747.00	305.00	554.00	73.00	18.00
Gold	15.00	30.00	5.00	20.00	5.00
Silver and fractional coin	446.70	413.38	392.05	245.62	268.93
Other resources	2,910.74	3,037.17	3,079.23	.....	.....
Total	$ 18 482.82	$ 16 074.01	$ 15 868.96	$ 14,012.87	$ 10,457.08

THE LIBERTY BANK, DENVER, DENVER COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits	444.39	511.67	579.68	153.41	151.94
Savings accounts	20.23	1.00	.....	.....	.....
Individual deposits	4 827.46	2,274.17	1,960.05	3,609.46	55.14
Time certificates of deposit	250.00	250.00	250.00	250.00	250.00
Other liabilities	2,940.74	3,037.17	3,079.23	.....	.....
Total	$ 18,482.82	$ 16,074.01	$ 15,868.96	$ 14,012.87	$ 10,457.08

Owner—Joseph Immergluck.

NO. 238.

THE MERCHANTS BANK, DENVER, DENVER COUNTY

Allison Stocker, Vice-President; F. L. Bartlett, Vice-President; C. R. Cotton, Cashier; Geo. F. Hudson, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 85,356.27	$ 91,227.84	$ 100,686.34	$ 105.723.84	$ 64.979.95
Loans and discounts (secured by collateral)	232,903.61	278.513.95	282,303.96	309,209.31	292,149.16
Loans on real estate	12,250.00	13,700.00	15,530.00	11,700.00	27,240.00
Overdrafts (secured and unsecured)	415.14	55.64	97.73	132.74	25.25
United States bonds	42,700.00	31,450.00	26.800.00	22,900.00	60,745.00
Other bonds and securities	5,542.34	11,382.85	11,316.65	11,300.05	20.092.55
Furniture and fixtures	8.209.53	7,800.00	7,800.00	7,700.00	7,700.00
Due from banks (not reserve banks)	6,829.15	4,415.72	4,611.06	4,459.13	4,692.35
Cash items (not including checks on other banks)	198.90	808.50	68.20	641.70	3,438.34
Due from reserve banks	112.241.97	77.451.72	89.696.05	63.307.74	57,096.57
Checks on other banks	5,463.82	7,067.12	7,831.08	14,236.18	33,600.81
Currency	12.665.00	9,263.00	15,702.00	17,435.00	26,339.00
Gold	2.120.00	165.00	1,615.00	310.00	50.00
Silver and fractional coin	3,314.83	2,870.11	4,813.19	2,838.14	3,382.56
Other resources	929.17	195.80	.....	4.117.75	.....
Total	$ 531,139.73	$ 536,367.25	$ 568,871.26	$ 576.011.58	$ 601,531.54
LIABILITIES.					
Capital stock	$ 75.000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00
Undivided profits, net	2 988.78	1,948.57	3.671.19	2.837.96	5,683.99
Savings accounts	159,773.38	161,013.67	167,123.88	175.657.64	182.909.09
Individual deposits	252,148.75	258,307.40	285,805.52	248,202.33	287,635.42

Due to reserve banks	.....	.....	.....	2,468.22	7,200.00
Demand certificates of deposit	17,398.50	21,109.13	17,551.75	51,842.75	26,491.45
Time certificates of deposit	16,599.22	11,583.03	14,328.18	13,609.18	10,548.03
Certified checks	581.33	1,740.16	1,815.31	846.60	579.83
Cashier's checks	6,649.77	5,665.29	3,575.43	5,546.90	5,483.73
Total	$ 531,139.73	$ 536,367.25	$ 568,871.26	$ 576,011.58	$ 601,531.54

Directors—F. L. Bartlett, C. W. Bigelow, H. J. Bourk, Chris. Irving, Geo. H. Knifton, Carl Ph. Schwalb, Allison Stocker.

NO. 314.

THE MOTOR BANK, DENVER, DENVER COUNTY

Aaron Friedman, President; A. C. Friedman, Vice-President; B. M. Solomon, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 2,164.00	$ 2,164.00	$ 717.00	$ 907.00	$ 385.50
Loans and discounts (secured by collateral)	98,162.87	88,491.60	97,761.27	94,086.25	98,764.43
Loans on real estate	910.00	910.00	800.00	4,910.00	3,646.00
United States bonds	108.55	598.55	676.05	877.80	1,668.35
Other bonds and securities	40.00	290.00	290.00	340.00	360.00
Furniture and fixtures	723.66	723.66	898.66	920.76	844.00
Other real estate	1,800.00	1,800.00	1,800.00	1,800.00	.....
Due from reserve banks	729.21	4,047.10	3,535.01	1,386.90	3,479.86
Checks on other banks	220.28	292.50	812.00	111.42	160.58
Currency	98.00	530.00	1,055.00	483.00	775.00
Gold	10.00	105.00	270.00	175.00	35.00
Silver and fractional coin	238.51	223.15	210.19	142.41	255.91
Other resources	3,698.65	2,971.87	654.98	1,460.43	1,840.89
Total	$ 108,903.73	$ 103,147.43	$ 109,480.16	$ 107,600.97	$ 112,215.52
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	.....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	5,539.28	3,586.19	3,797.88	4,048.07	5,328.60
Bills payable	50,000.00	45,000.00	44,500.00	44,000.00	48,500.00
Individual deposits	1,295.65	1,761.84	5,273.54	2,250.43	3,921.56
Demand certificates of deposit	250.00	250.00	250.00	250.00	250.00
Time certificates of deposit	335.00	335.00	350.00	850.00	850.00
Certified checks	54.00	.....	.....	.....	.....
Reserved for taxes	1,200.00	798.23	1,023.23	995.12	879.52
Other liabilities	229.80	416.17	3,285.51	4,207.35	1,485.84
Total	$ 108,903.73	$ 103,147.43	$ 109,480.16	$ 107,600.97	$ 112,215.52

Directors—Aaron Friedman, A. C. Friedman, Carrie S. Friedman, B. M. Solomon.

NO. 227.

THE NORTH DENVER BANK, DENVER, DENVER COUNTY

R. J. Morris, President; J. G. Reeve, Vice-President; R. A. Handy, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 15,493.33	$ 17,888.45	$ 20,522.69	$ 17,032.86	$ 21,782.51
Loans and discounts (secured by collateral)	25,044.70	25,880.79	25,195.16	28,934.18	26,016.35
Loans on real estate	15,860.00	20,110.20	19,108.10	24,012.00	27,284.55
Overdrafts (secured and unsecured)	604.92	226.97	262.18	318.01	399.82
United States bonds	.....	.....	.....	50.00	.....
Other bonds and securities	900.00	900.00	.....	225.00	2,190.85
Furniture and fixtures	2,439.97	2,439.97	2,439.97	2,489.97	2,489.97
Other real estate	2,329.93	2,329.93	2,329.93	2,329.93	2,329.93
Due from reserve banks	14,780.27	14,609.82	14,203.57	21,405.56	25,840.81
Checks on other banks	2,144.21	2,771.82	709.83	1,164.34	1,985.60
Currency	2,357.00	3,809.00	5,680.00	5,200.00	4,311.00
Gold	330.00	90.00	70.00	157.50	30.00
Silver and fractional coin	795.07	1,898.01	1,253.03	902.50	1,128.98
Other resources	120.85	119.00	379.00	518.25	535.98
Total	$ 83,200.25	$ 93,073.96	$ 92,153.46	$ 104,740.10	$ 116,326.35
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	554.32	321.98	746.98	1,061.33	1,227.14
Savings accounts	9,161.58	12,157.11	11,187.44	11,101.83	15,296.85
Individual deposits	47,581.17	54,831.42	54,951.41	65,499.80	73,913.76
Time certificates of deposit	14,921.30	15,128.10	15,153.04	16,954.04	15,674.55
Cashier's checks	981.88	635.35	114.59	123.10	214.05
Total	$ 83,200.25	$ 93,073.96	$ 92,153.46	$ 104,740.10	$ 116,326.35

Owners—John Q. Adams, C. F. Goss, Minnie Goss, R. A. Handy, R. A. Morris, R. J. Morris, J. F. Reeve.

NO. 233.

THE PIONEER STATE BANK, DENVER, DENVER COUNTY

Walter A. Peterson, President; Albert C. Monson, Vice-President; Gustav Anderson, Vice-President; Carl E. Lundvall, Cashier; Sever Daley, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 44,084.00	$ 49,503.50	$ 53,812.48	$ 74,766.00	$ 62,128.72
Loans and discounts (secured by collateral)	128,691.30	156,163.92	172,945.43	169,301.38	200,366.16

Loans on real estate	125,761.87	99,393.62	95,508.42	98,393.97	96,152.37
Overdrafts (secured and unsecured)	684.24	664.45	279.72	1,513.88	242.56
United States bonds	95,350.00	79,050.00	91,750.00	78,700.00	144,350.00
Bonds to secure postal savings	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities	235,700.61	237,279.11	263,206.61	257,797.37	214,688.84
Premium on bonds	79.00	79.00	79.00	79.00	79.00
Furniture and fixtures	9,160.85	9,708.50	10,182.08	9,997.38	10,760.28
Other real estate	2,008.83	2,008.83	2,008.83	2,008.83	2,008.83
Due from banks (not reserve banks)	2,679.12	168.84	1,220.90	14,718.75	1,416.80
Due from reserve banks	210,999.69	179,035.83	168,753.65	117,399.13	171,874.20
Checks on other banks	23,337.44	7,120.21	11,222.60	11,653.96	17,926.04
Currency	15,432.00	12,605.00	13,334.00	11,486.00	24,053.00
Gold	4,405.00	3,855.00	8,022.50	6,480.00	1,122.50
Silver and fractional coin	8,927.08	11,483.61	5,693.44	10,714.46	9,704.20
Total	$ 912,301.03	$ 853,119.42	$ 903,019.66	$ 870,010.11	$ 961,873.50
LIABILITIES.					
Capital stock	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00
Surplus fund	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net	2,844.43	1,625.65	5,179.30	2,416.35	6,685.78
Savings accounts	2,844.38	378,564.48	425,024.83	448,871.57	517,077.25
Postal savings accounts	1,702.16	1,702.16	1,651.16	1,671.91	1,504.91
Individual deposits	379,965.22	340,211.71	336,344.83	285,085.90	293,877.94
Due to banks (not reserve banks)	26,182.85	11,944.68	3,656.18	15,388.66	5,064.71
Demand certificates of deposit	6,125.10	6,265.90	6,057.10	6,185.10	6,499.10
Time certificates of deposit	25,398.50	27,260.88	35,843.58	25,767.94	25,289.81
Certified checks	1,147.69	5,894.01	328.58	1,157.46	1,049.65
Cashier's checks	2,770.42	3,149.95	12,434.10	6,965.22	28,324.35
Total	$ 912,301.03	$ 853,119.42	$ 903,019.66	$ 870,010.11	$ 961,873.50

Directors—Gustav Anderson, Carl E. Lundvall, Albert C. Monson, Walter A. Peterson, Frederick S. Titsworth.

NO. 264.

THE ROYAL BANK, DENVER, DENVER COUNTY
(Certificate Canceled March 13, 1918)

Max Klein, President.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 1,244.65	.....	.....	.....	.....
Loans and discounts (secured by collateral)	5,459.70	.....	.....	.....	.....
Loans on real estate	2,950.00	.....	.....	.....	.....
Furniture and fixtures	200.00	.....	.....	.....	.....
Due from reserve banks	716.68	.....	.....	.....	.....

THE ROYAL BANK, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Currency	95.00	.....	.....	.....	.....
Gold	10 00	.....	.....	.....	.....
Silver and fractional coin	8.55	.....	.....	.....	.....
Total	$ 10,684.58	.....	.....	.....	.....
LIABILITIES.					
Capital stock	$ 10,000.00	.....	.....	.....	.....
Undivided profits, net	88.72	.....	.....	.....	.....
Individual deposits	595.86	.....	.....	.....	.....
Total	$ 10,684.58	.....	.....	.....	.....

Owner—Max Klein.

NO. 242.

THE SILVER STATE BANK, DENVER, DENVER COUNTY

John Q. Adams, President; M. T. Murray, Vice-President; W. D. Sequin, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 144,676.61	$ 123,520.00	$ 118,378.77	$ 117,377.71	$ 103,642.35
Loans and discounts (secured by collateral)	67,853.52	71,384.69	82,316.59	89,968.03	86,043.04
Loans on real estate	6,504.27	5,500.00	14,000.00	16,200.00	29,637.49
Overdrafts (secured and unsecured)	311.87	281.96	285.29	607.45	822.87
United States bonds	19,800.00	.....	33,100.00	34,400.00	57,700.00
Other bonds and securities	6,072.50	22.597.50	22,170.50	15,195.50	13,550.00
Furniture and fixtures	3,750.00	3,750.00	3,750.00	3,750.00	3,750.00
Other real estate	7,000.00	7,000.00	7,000.00	250.00	250.00
Cash items (not including checks on other banks)	.....	.....	10.45	5.70	60.00
Due from reserve banks	68,963.51	106,028.57	59,926.59	79,157.16	91,511.35
Checks on other banks	938.10	415.05	2,156.80	527.03	4,101.24
Currency	8,909.00	15,206.00	14,922.00	13,887.00	6,605.00
Gold	3,620.00	1,887.50	2,365.00	3,230.00	55.00
Silver and fractional coin	1,213.60	1,601.84	2,002.29	2,788.10	2,352.50
Total	$ 339,612.98	$ 359,173.11	$ 362,384.28	$ 377,343.68	$ 400,080.84
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	4,224.29	5,140.92	7,041.23	3,780.03	6,855.23
Savings accounts	65,211.67	65,974.46	62,543.93	75,244.68	70,523.49
Individual deposits	182,698.59	203,861.15	191,408.77	192,503.12	221,048,69

Time certificates of deposit	19,371.61	19,250.04	19,465.68	22,713.80	19,412.25
Certified checks	215.10	494.46	1,956.02	375.88	1,823.36
Cashier's checks	12,891.72	9,452.08	13,721 65	8,049.17	4,527.82
Other liabilities	.....	.....	11,247.00	19,677.00	20,890.00
Total	$ 339,612.98	$ 359,173.11	$ 362,384.28	$ 377,343.68	$ 400,080.84

Directors—John Q. Adams, Fred L. Boos, Thos. S. Cox, Geo. E. Hathaway, M. T. Murray, Gus Reddish, Wm. Small, W. D. Steinmetz, Louis Zimmerman.

NO. 34.

STATE MERCANTILE BANK, DENVER, DENVER COUNTY
(Discontinued Business March 30, 1918)

H. Klugh, President; A. E. Shultz, Vice-President; Viola Klugh, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 14,310.69	$ 13,581.00	.....	.....	.....
Loans and discounts (secured by collateral)	13,914.41	14,200.00	.....	.....	.....
Loans on real estate	6,979.00	6,689.00	.....	.....	.....
Other bonds and securities	3,009.56	3,009.56	.....	.....	.....
Furniture and fixtures	890.00	890.00	.....	.....	.....
Other real estate	8,181.95	8,181.95	.....	.....	.....
Due from reserve banks	96.11	232.76	.....	.....	.....
Currency	40.00	115.00	.....	.....	.....
Silver and fractional coin	9.78	2.25	.....	.....	.....
Expense account	2,568.50	3,098.48	.....	.....	.....
Total	$ 50,000.00	$ 50,000.00	.....	.....	.....
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	.....	.....	.....
Total	$ 50,000.00	$ 50,000.00	.....	.....	.....

Directors—H. Klugh, W. D. McGinnis, A. E. Shultz.

NO. 268.

UNION STATE BANK OF DENVER, DENVER, DENVER COUNTY

I. Rude, President; M. S. Radetsky, Vice-President; J. M. Greenblatt, Cashier; R. J. Baker, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 129,683.42	$ 154,692.31	$ 189,291.96	$ 192,429.74	$ 194,258.77
Loans and discounts (secured by collateral)	69,330.92	61,504.11	70,010.53	74,576.86	86,715.02
Loans on real estate	18,737.00	19,293.69	19,231.69	16,225.00	16,125.00

UNION STATE BANK OF DENVER, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured)	68.45	924.59	66.18	309.78	213.47
Other bonds and securities	64,002.69	80,076.99	81,851.99	89,001.99	140,165.57
Furniture and fixtures	2,500.00	2,500.00	2,500.00	7,500.00	7,500.00
Other real estate	600.00	600.00	600.00	600.00	600.00
Due from banks (not reserve banks)	.....	.....	.....	.....	675.00
Cash items (not including checks on other banks)	.....	4,051.23	1,600.21	5,202.37	959.02
Due from reserve banks	67,161.88	69,329.48	74,539.74	78,788.85	94,534.14
Checks on other banks	32,162.62	19,274.40	13,490.69	27,656.47	16,167.62
Currency	7,532.00	12,646.00	9,510.00	7,486.00	21,758.00
Gold	4,157.50	3,350.00	2,780.00	2,775.00	2,700.00
Silver and fractional coin	3,587.17	5,354.90	2,325.95	2,233.44	3,458.68
Total	$ 399,523.65	$ 433,597.70	$ 467,798.94	$ 504,785.50	$ 585,830.29
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	1,500.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net	1,164.64	3,580.95	5,211.27	1,330.64	5,097.71
Savings accounts	131,073.04	136,666.50	159,825.75	161,754.17	204,829.85
Individual deposits	194,290.00	214,407.29	221,328.82	246,895.68	287,723.95
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	12,631.48	9,833.89	15,304.64	14,913.91	14,656.05
Certified checks	784.10	3,246.86	5,366.20	3,428.62	1,529.53
Cashier's checks	2,049.62	8,362.64	3,275.09	18,975.31	14,993.20
Reserved for taxes	1,030.77	499.57	487.17	487.17	.....
Total	$ 399,523.65	$ 433,597.70	$ 467,798.94	$ 504,785.50	$ 585,830.29

Directors—R. J. Baker, Julius Frankel, J. M. Greenblatt, Otto Hasbach, A. D. Kenyon, Louis Levand, P. Quiatkowsky, M. S. Radetsky, I. Rude, N. Striker.

NO. 215.

THE WEST SIDE STATE BANK, DENVER, DENVER COUNTY

Emil Desserich, President; Albert E. Upton, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 66,021.35	$ 70,969.06	$ 66,610.46	$ 68,134.36	$ 88,461.95
Loans and discounts (secured by collateral)	84,329.92	88,913.15	98,945.96	100,445.96	116,080 55
Loans on real estate	26,249.81	32,034.82	32,133.50	32,152.50	29,625.31
Overdrafts (secured and unsecured)	344.14	.....	.....	.....	513.02
United States bonds	.....	.....	.....	3,147.75	12,994.37

Other bonds and securities	97,517.88	113,243.06	118,165.15	78,701.28	84,640.73
Furniture and fixtures	5,366.45	5,364.45	5,363.45	5,300.00	5,503.85
Banking house	16,500.00	16,533.40	16,533.40	16,500.00	16,500.00
Cash items (not including checks on other banks)	503.40	470.65	15,848.45	7,398.12	940.56
Due from reserve banks	105,504.60	56,104.04	50,399.55	38,952.02	74,845.30
Checks on other banks	9,686.86	4,759.04	7,253.22	14,792.85	8,639.88
Currency	8,772.00	7,946.00	9,793.00	2,704.00	11,422.00
Gold	6,595.00	6,440.00	5,920.00	5,110.00	4,072.50
Silver and fractional coin	2,428.56	2,849.05	3,183.16	2,298.72	3,415.14
Other resources	.....	.....	.....	12,500.00	.....
Total	$ 429,819.97	$ 405,626.72	$ 430,149.28	$ 388 137.56	$ 457,655.16
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	1,300.00	1,500.00	1,500.00	1,500.00	2,000.00
Undivided profits, net	1,517.15	121.60	777.06	1,913.81	687.63
Bills payable	.....	.....	25,000.00	.....	.....
Savings accounts	156,771.57	167,918.77	167,413.30	174,860.44	190,721.09
Individual deposits	143,945.05	157,343.25	168,534.49	136,008.20	207,603.66
Due to banks (not reserve banks)	68,318.12	19,783.62	13,669.49	16,330.01	6,391.77
Demand certificates of deposit	1,786.07	1,420.87	1,389.00	3,220.00	1,804.00
Time certificates of deposit	18,311.00	18,147.00	17,473.60	15,218.60	14,307.80
Certified checks	3,202.50	383.69	361.00	1.00	.....
Cashier's checks	4,668.51	8,162.12	1,900.30	1,820.79	1,305.64
Reserved for interest	.....	845.80	2,128.04	124.17	.....
Reserved for taxes	.....	.....	.....	.....	2,833.57
Other liabilities	.....	.....	.....	7,140.54	.....
Total	$ 429,819.97	$ 405,626.72	$ 430,149 28	$ 388 137.56	$ 457.655.16

Directors—Elroy N. Clark, Emil Desserich, Ralph G. Lindstrom, Theo. M. Stuart, Jr., Albert E. Upton, Ernest B. Upton.

NO. 41.

J. J. HARRIS AND COMPANY, BANKERS, DOLORES, MONTEZUMA COUNTY

J. J. Harris, President; A. F. Harris, Vice-President; R. S. S. Fox, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 74,851.66	$ 81,111.56	$ 99 209.46	$ 107,277.21	$ 91,210.46
Loans and discounts (secured by collateral)	104,312 50	120,829.50	133,257.45	132,773.15	98,122.25
Loans on real estate	26,088.05	30,388.05	28,606.00	29,065.00	27,565.00
Overdrafts (secured and unsecured)	12.84	.....	.....	3.31	.....
United States bonds	.....	.....	.....	.....	32,525.00
Other bonds and securities	7,168.65	7,506.74	6,837 02	7,597.29	9,853.61
Furniture and fixtures	1,500.96	1,500.96	1,500.96	1,535.96	1,535.96
Cash items (not including checks on other banks)		.....	.....	151.05	.....

J. J. HARRIS AND COMPANY, BANKERS, DOLORES, MONTEZUMA COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due from reserve banks	221,945.48	163,477.78	58,029.27	60,769.03	240,382.22
Checks on other banks	642.81	602.63	15.00	39.96	258.40
Currency	9,469.00	6,944.00	6,435.00	4,737.00	6,321.00
Gold	4,500.00	4,985.00	6,650.00	7,050.00	7,500.00
Silver and fractional coin	1,273.33	1,446.06	1,606.90	1,300.32	1,175.75
Expense account	.....	1,182.67	.....	.....	.....
Other resources	.....	.....	2,658.56	25.00	.....
Total	$ 451,765.28	$ 419,974.95	$ 344,805.62	$ 352,324.28	$ 516,449.65
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	.....	.....	.....	719.15	1,041.04
Savings accounts	32,982.67	36,830.53	33,521.87	32,788.67	28,584.54
Individual deposits	303,502.45	266,171.62	205,792.31	212,148.54	362,561.70
Due to reserve banks	.....	1,397.88	.....	.....	.....
Demand certificates of deposit	5,131.14	5,131.14	5,081.14	5,086.14	5,289.54
Time certificates of deposit	58,349.02	58,143.78	49,410.30	50,581.78	67,889.83
Certified checks	800.00	1,300.00	.....	.....	83.00
Total	$ 451,765.28	$ 419,974.95	$ 344,805.62	$ 352,324.28	$ 516,449.65

Directors—R. S. S. Fox, A. F. Harris, J. J. Harris.

NO. 165.

THE DURANGO TRUST COMPANY, DURANGO, LA PLATA COUNTY

J. L. McNeil, President; A. P. Camp, Vice-President; W. E. Duggan, Secretary; W. F. Weightman, Treasurer.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 71,315.18	$ 78,502.72	$ 109,084.27	$ 372,696.07	$ 90,537.01
Loans and discounts (secured by collateral)	287,926.82	262,138.00	268,586.59	.....	237,796.22
Loans on real estate	135,670.66	142,310.12	155,118.07	143,939.77	132,230.16
Overdrafts (secured and unsecured)	156.32	291.05	1,113.44	814.58	41.42
United States bonds	41,015.58	14,000.00	6,200.00	6,200.00	12,153.44
Other bonds and securities	33,215.75	33,176.39	33,538.49	34,616.97	37,406.07
Furniture and fixtures	4,500.00	4,500.00	5,644.87	5,500.00	5,807.50
Banking house	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Other real estate	3,000.00	3,879.54	3,901.22	3,601.22	3,681.22
Due from banks (not reserve banks)	114.46	522.50	18.00	5.63	20.00
Cash items (not including checks on other banks)	.....	165.13	125.73	101.06	111.78
Due from reserve banks	86,304.36	87,559.25	76,700.72	79,375.37	87,547.48

Checks on other banks	965.39	706.60	743.79	761.08	72.19
Currency	12,965.00	10,961.00	9,181.00	15,156.00	17,056.00
Gold	9,360.00	10,347.50	11,135.00	1,665.00	2,020.00
Silver and fractional coin	1,441.22	1,116.57	871.84	1,030.55	899.50
Other resources	11.32	203.92	107.16	13,205.25	49,046.68
Total	$ 717,962.06	$ 680,380.29	$ 712,070.19	$ 708,668.55	$ 706,426.67
LIABILITIES.					
Capital	50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	11,000.00	11,000.00	11,000.00	12,000.00	12,000.00
Undivided profits, net	1,090.08	853.33	1,183.07	1,044.33	1,710.26
Bills payable	60,000.00	.....	60,000.00	60,000.00	30,000.00
Notes rediscounted	.....	.....	.....	.....	10,000.00
Savings accounts	386,616.85	383,736.91	364,883.30	360,988.45	304,294.24
Trust funds	7,270.11	6,536.58	7,794.00	7,325.78	4,218.23
Individual deposits	158,967.37	151,443.12	136,501.31	127,712.54	135,977.75
Due to banks (not reserve banks)	11,285.50	5,477.50	4,507.30	3,422.16	5,027.69
Demand certificates of deposit	10,381.50	11,131.50	11,151.50	11,601.50	16,881.50
Time certificates of deposit	45,329.53	51,181.53	58,913.27	64,207.60	70,830.56
Certified checks	483.75	13.75	13.75	13.75	13.75
Cashier's checks	28,852.44	6,606.07	2,922.69	3,574.08	7,266.03
Reserved for interest	6,684.93	2,400.00	3,200.00	6,601.66	4,566.66
Other liabilities	.....	.....	.....	176.70	53,640.00
Total	$ 717,962.06	$ 680,380.29	$ 712,070.19	$ 708,668.55	$ 706,426.67

Directors—A. P. Camp, W. E. Duggan, J. L. McNeil, W. F. Weightman.

No. 278.

THE EASTLAKE STATE BANK, EASTLAKE, ADAMS COUNTY

J. Bruce Smith, President; Wm. Hopkins, Vice-President; Geo. O. Corley, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 38,838.96	$ 46,334.01	$ 42,456.09	$ 52,255.31	$ 50,724.49
Loans and discounts (secured by collateral)	40,474.86	39,164.56	31,455.54	31,745.71	34,377.30
Overdrafts (secured and unsecured)	957.19	1,838.16	1,334.89	442.66	1,300.56
United States bonds	.....	.....	18,700.00	2,400.00	24,350.00
Other bonds and securities	167.51	80.53	20.53	20.53	20.53
Furniture and fixtures	1,209.37	1,209.37	1,209.37	1,209.37	1,209.37
Banking house	3,449.38	3,449.38	3,449.38	3,449.38	3,449.38
Cash items (not including checks on other banks)	.....	23.35	.....	.....	.....
Due from reserve banks	58,503.67	39,173.77	15,268.38	14,392.85	25,624.06
Checks on other banks	.....	2,563.00	160.60	157.40	.....

THE EASTLAKE STATE BANK, EASTLAKE, ADAMS COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Currency	4,050.00	2,795.00	2,374.00	1,110.00	3,333.00
Gold	2,500.00	.....	2,955.00	2,955.00	2,470.00
Silver and fractional coin	835.03	384.14	908.06	509.18	1,107.50
Total	$ 150,985.97	$ 137,015.27	$ 120,291.84	$ 110,647.39	$ 147,966.19
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	500.00	750.00	750.00	1,000.00	1,000.00
Undivided profits, net	2,659.75	646.81	1,027.19	162.33	891.65
Bills payable	.....	.....	.....	10,000.00	.....
Dividends unpaid	.....	.....	.....	750.00	.....
Individual deposits	123,257.04	110,940.54	92,669.99	67,507.34	114,110.73
Time certificates of deposit	11,493.23	12,513.89	15,241.66	21,020.81	21,240.95
Cashier's checks	3,075.95	2,164.03	603.00	206.91	722.86
Total	$ 150,985.97	$ 137,015.27	$ 120,291.84	$ 110,647.39	$ 147,966.19

Directors—Geo. O. Corley, Wm. Hopkins, J. Bruce Smith, Wm. Wasson, J. E. Whytal.

No. 283.

THE ECKLEY STATE BANK, ECKLEY, YUMA COUNTY

M. B. Holland, President; P. J. Sullivan, Vice-President; Bert. L. McKenzie, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 43,414.01	$ 41,286.19	$ 49,623.65	$ 43,663.18	$ 52,282.66
Loans and discounts (secured by collateral)	50,525.62	51,801.94	56,295.98	44,791.43	55,581.18
Overdrafts (secured and unsecured)	69.93	355.80	106.90	97.68	13.81
United States bonds	.....	.....	.....	.....	868.89
Other bonds and securities	1,728.97	3,697.78	2,644.54	2,945.89	2,579.82
Furniture and fixtures	1,534.89	1,849.89	1,799.89	1,799.89	1,857.39
Banking house	4,289.54	4,289.54	4,289.54	4,289.54	4,289.54
Due from reserve banks	15,388.23	91,250.45	23,888.24	25,728.30	19,171.01
Checks on other banks	60.72	110.18	300.36	176.96	149.32
Currency	3,136.00	6,106.00	3,581.00	2,912.00	2,968.00
Gold	.....	.....	30.00	25.00	70.00
Silver and fractional coin	573.60	419.48	979.32	671.71	937.16
Total	$ 120,721.51	$ 201,167.25	$ 143,539.42	$ 127,101.58	$ 140,768.78

LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 25,000.00
Surplus fund	3,000.00	4,000.00	4,000.00	4,000.00	.....
Undivided profits, net	6,464.44	4,288.38	8,328.15	8,641.43	5,876.74
Individual deposits	91,641.89	174,130.61	110,007.26	92,754.64	101,799.84
Demand certificates of deposit	4,615.18	3,748.26	.....	.....	.....
Time certificates of deposit	.....	.....	6,204.01	6,705.51	8,092.20
Total	$ 120,721.51	$ 201,167.25	$ 143,539.42	$ 127,101.58	$ 140,768.78

Directors—M. B. Holland, Bert. L. McKenzie, P. J. Sullivan.

No. 43.

ELBERT COUNTY BANK, ELBERT, ELBERT COUNTY

Joseph E. Mayer, President; W. D. Reilly, James Ringold, Vice-Presidents; Alice H. Mayer, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 96,248.10	$ 81,824.56	$ 110,803.67	$ 97,327.21	$ 100,960.27
Loans and discounts (secured by collateral)	64,447.80	77,095.13	64,968.65	69,382.00	54,934.72
Loans on real estate	15,500.00	11,660.00	11,010.00	16,760.00	12,910.00
Overdrafts (secured and unsecured)	28.94	100.54	.....	56.74	130.54
United States bonds	.....	.....	9,237.50	12,035.30	17,426.83
Other bonds and securities	283.25	283.25	.....	709.00	4,017.27
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from reserve banks	65,342.74	67,674.90	53,375.78	42,893.91	76,689.56
Checks on other banks	.....	.....	.....	.....	170.00
Currency	9,153.00	7,145.00	9,603.00	7,039.00	9,993.00
Gold	35.00	270.00	360.00	395.00	395.00
Silver and fractional coin	1,331.97	609.19	1,236.79	774.09	597.83
Total	$ 253,870.80	$ 248,162.57	$ 262.095.39	$ 248,872.25	$ 279,725.02
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	1,959.98	2,529.42	2,870.27	2,613.83	1,904.61
Dividends unpaid	2,000.00	.....	.....	750.00	.....
Individual deposits	154,052.37	149,015.18	150,798.55	137,029.27	176,298.06
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	75,158.45	75,917.97	88,095.72	88,148.30	80,041.57
Reserved for taxes	700.00	700.00	330.85	330.85	212.84
Other liabilities	.....	.....	.....	.....	1,267.94
Total	$ 253,870.80	$ 248,162.57	$ 262.095.39	$ 248,872.25	$ 279,725.02

Directors—B. U. Jamison, J. H. Jones, J. E. Mayer, W. D. Reilly, James Ringold.

No. 282.

THE ELIZABETH STATE BANK, ELIZABETH, ELBERT COUNTY

Lee Ramsey, President; James Ringold, Vice-President; B. U. Jamison, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 32,193.70	$ 38,921.41	$ 41,507.34	$ 42,504.94	$ 43,132.01
Loans and discounts (secured by collateral)	133,795.80	176,848.85	158,817.24	137,913.00	112,017.74
Loans on real estate	3,700.00	3,700.00	4,700.00	4,700.00	4,700.00
Overdrafts (secured and unsecure)	135.83	2.64	11.85	106.81	65.55
Other bonds and securities	1,010.91	2,891.31	5,722.42	5,982.91	9,987.09
Furniture and fixtures	.....	.....	542.43	542.43	542.43
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Due from banks (not reserve banks)	10,000.00	10,333.58	10,093.20	10,026.73	18.75
Due from reserve banks	71,488.67	61,023.42	44,566.68	47,349.77	62,685.11
Checks on other banks	.....	.....	.....	.....	513.60
Currency	8,945.00	9,189.00	9,758.00	9,634.00	6,403.00
Gold	15.00	45.00	82.50	97.50	120.00
Silver and fractional coin	852.19	618.50	773.35	744.87	1,265.36
Other resources	32.44	37.90	15.24	1,311.52	1,942.94
Total	$ 265,169.54	$ 306,611.61	$ 279,590.25	$ 263,914.48	$ 246,393.58
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	2,918.58	4,608.09	5,764.76	4,888.75	5,432.82
Dividends unpaid	750.00	.....	.....	750.00	67.50
Individual deposits	179,906.42	208,541.40	179,315.54	171,448.09	157,150.92
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	6,168.95	5,000.00
Time certificates of deposit	58,895.99	62,797.58	60,483.18	60,344.95	56,170.81
Certified checks	30.00	350.00	5,205.91	575.00	.....
Cashier's checks	801.45	3,955.77	3,858.54	1,001.55	3,599.52
Reserved for taxes	1,867.10	1,708.77	1,708.77	953.64	806.31
Other liabilities	.....	4,650.00	3,253.55	2,783.55	3,165.70
Total	$ 265,169.54	$ 306,611.61	$ 279,590.25	$ 263,914.48	$ 246,393.58

Directors—B. U. Jamison, Lee Ramsey, James Ringold.

No. 285.

THE ERIE BANK, ERIE, WELD COUNTY

C. W. Bixler, President; Wm. Whiles, Vice-President; James Brennan, Jr., Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 26,609.61	$ 29,976.20	$ 29,550.80	$ 35,192.67	$ 41,774.13
Loans and discounts (secured by collateral)	64,887.82	65,771.06	74,540.41	81,251.43	91,433.73
Loans on real estate	17,549.91	7,600.61	8,459.95	8,179.04	11,715.00
Overdrafts (secured and unsecured)	86.77	104.64	187.83	313.22	142.18
United States bonds	.....	1,000.00	2,000.00	2,000.00	5,500.00
Other bonds and securities	7,028.44	5,891.14	6,224.35	5,615.11	3,573.51
Furniture and fixtures	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	828.26	828.26	828.26	828.26	828.26
Due from reserve banks	93,461.58	96,021.29	58,293.72	44,517.17	53,893.49
Checks on other banks	.....	84.04	200.50	.....	11.87
Currency	4,143.00	8,423.00	5,849.00	6,193.00	5,145.00
Gold	1,655.00	227.50	495.00	772.50	1,325.00
Silver and fractional coin	589.48	632.24	620.47	400.71	1,010.28
Other resources	.....	.....	.50	.....	.....
Total	$ 220,839.87	$ 220,559.98	$ 191,250.79	$ 189,263.11	$ 220,352.45
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	1,000.00	1,500.00	1,500.00	2,000.00	2,000.00
Undivided profits, net	1,928.18	1,187.12	2,243.98	.....	2,413.36
Savings accounts	2,878.36	3,014.45	2,838.71	2,386.12	2,378.98
Individual deposits	146,560.82	139,330.08	111,162.60	103,526.75	124,025.84
Time certificates of deposit	51,838.32	58,668.38	58,118.09	62,785.40	71,599.40
Cashier's checks	1,634.19	1,859.95	387.41	2,056.47	2,417.45
Reserved for interest	.....	.....	.....	1,208.37	653.57
Reserved for taxes	.....	.....	.....	300.00	63.85
Total	$ 220,839.87	$ 220,559.98	$ 191,250.79	$ 189,263.11	$ 220,352.45

Directors—C. W. Bixler, James Brennan, Jr., Theo. Hopkins, Wm. Nicholson, Wm. Sutton, Wm. Whiles, J. O. V. Wise.

No. 37.

THE ESTES PARK BANK, ESTES PARK, LARIMER COUNTY

F. O. Stanley, President; J. F. Schwartz, J. D. Stead, Vice-Presidents; A. D. Lewis, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 48,330.00	$ 54,264.00	$ 54,185.76	$ 71,093.76	$ 69,566.74
Loans and discounts (secured by collateral)	18,232.33	10,717.49	11,435.00	6,070.00	3,856.00

THE ESTES PARK BANK, ESTES PARK, LARIMER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans on real estate	6,830.00	3,439.00	6,350.00	5,690.00	7,690.00
Overdrafts (secured and unsecured)	333.10	877.84	1,099.61	3,893.31	2,365.52
Other bonds and securities	38,499.13	27,799.63	18,073.13	14,980.63	32,535.63
Furniture and fixtures	2,200.00	2,200.00	2,387.00	2,447.00	2,447.00
Banking house	4,600.00	4,600.00	4,775.00	4,775.00	4,775.00
Due from banks (not reserve banks)	320.83	4.78	.....	500.00	5,044.26
Cash items (not including checks on other banks)	122.56	.....	.....	1,271.29	.....
Due from reserve banks	15,347.21	19,015.22	4,289.43	17,667.03	3,069.10
Currency	2,475.00	1,922.00	4,019.00	3,600.00	1,650.00
Gold	305.00	315.00	357.50	437.50	140.00
Silver and fractional coin	3,519.14	3,461.32	3,798.51	3,021.02	2,604.58
Other resources	.....	.....	.....	.....	74.55
Total	$ 141,114.30	$ 128,616.28	$ 110,769.94	$ 135,446.54	$ 135,818.38
LIABILITIES.					
Capital stock	12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00
Surplus fund	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Undivided profits, net	262.44	520.56	566.71	854.57	842.98
Bills payable	.....	10,000.00	10,000.00	12,000.00	.....
Dividends unpaid	1,200.00	.....	.....	.....	.....
Individual deposits	102,664.01	80,775.02	64,265.83	92,286.36	104,720.71
Time certificates of deposit	18,987.85	19,316.60	17,937.40	12,220.11	12,117.66
Certified checks	.....	.....	.....	.....	96.98
Cashier's checks	.....	4.10	.....	85.50	40.05
Total	$ 141,114.30	$ 128,616.28	$ 110,769.94	$ 135,446.54	$ 135,818.38

Directors—Albert Hayden, A. D. Lewis, W. T. Parke, J. F. Schwartz, Samuel Service, F. O. Stanley, J. D. Stead.

No. 40.

FARMERS AND MERCHANTS BANK OF EVANS, EVANS, WELD COUNTY

John H. Behrens, President; ....., Vice-President; E. W. Balfour, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 37,965.37	$ 34,598.37	$ 36,389.00	$ 31,210.00	$ 42,117.00
Loans and discounts (secured by collateral)	40,188.00	42,945.00	42,865.00	55,329.70	56,593.00
Loans on real estate	7,740.00	8,900.00	9,890.00	9,390.00	8,345.00
Overdrafts (secured and unsecured)	26.76	40.79	37.61	32.59	350.95
United States bonds	2,000.00	2,000.00	8,600.00	6,100.00	4,100.00
Other bonds and securities	2,347.13	4,894.63	19,333.72	880.13	839.09

Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)	35.85	.....	.....	.....	82.94
Due from reserve banks	41,310.54	39,115.33	49,463.05	23,983.42	26,359.94
Checks on other banks	282.39	.....	.....	.....	44.81
Currency	3,112.00	3,369.00	4,181.00	2,900.00	2,037.00
Gold	1,162.50	1,255.00	1,235.00	1,212.50	1,230.00
Silver and fractional coin	1,089.70	1,038.64	1,201.52	1,135.97	1,168.04
Other resources	.....	.....	.....	13,891.78	2,633.72
Total	$ 141,260.24	$ 142,156.76	$ 177,195.90	$ 150,066.09	$ 149,901.49
LIABILITIES.					
Capital stock	$ 12,500.00	$ 12,500.00	$ 12,500.00	$ 12,500.00	$ 12,500.00
Surplus fund	.....	450.00	450.00	450.00	450.00
Undivided profits, net	3,290.67	420.03	1,172.11	2,078.08	3,653.05
Bills payable	.....	.....	.....	.....	11,000.00
Dividends unpaid	.....	3,500.00	420.00	140.00	.....
Individual deposits	103,663.60	104,908.68	116,134.30	103,381.39	96,681.67
Due to reserve banks	.....	.....	18,000.00	.....	.....
Demand certificates of deposit	332.00	479.11	529.55	2,426.73	917.43
Time certificates of deposit	21,473.97	19,898.94	27,989.94	29,089.89	24,699.34
Total	$ 141,260.24	$ 142,156.76	$ 177,195.90	$ 150,066.09	$ 149,901.49

Directors—E. W. Balfour, John H. Behrens, E. H. Lucas.

No. 274.

THE BANK OF FAIRPLAY, FAIRPLAY, PARK COUNTY

John C. Singleton, President; J. Fred Singleton, Vice-President; A. A. Dollison, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 18,124.41	$ 20,184.41	$ 21,654.41	$ 20,264.41	$ 23,759.41
Overdrafts (secured and unsecured)	440.77	193.54	147.77	2,079.08	1,200.15
United States bonds	.....	1,886.66	1,000.00	1,004.97	575.10
Other bonds and securities	105,650.22	110,124.32	100,894.38	104,245.74	104,577.94
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks)	.....	4,332.78	.....	.....	3,441.24
Cash items (not including checks on other banks)	.....	284.01	16.02	.....	33.30
Due from reserve banks	27,416.96	53,589.74	15,777.86	15,008.43	27,864.65
Checks on other banks	257.39	639.24	1,036.38	323.20	45.23
Currency	1,536.00	2,466.00	2,024.00	2,703.00	2,983.00
Gold	2,745.00	2,755.00	3,045.00	3,070.00	2,925.00
Silver and fractional coin	347.68	239.56	352.21	314.01	716.26
Total	$ 157,518.43	$ 197,695.26	$ 146,948.03	$ 149,912.84	$ 169,121.28

THE BANK OF FAIRPLAY, FAIRPLAY, PARK COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	1,188.03	2,420.31	1,397.03	1,278.70	1,060.46
Bills payable	.....	.....	.....	10,000.00	10,000.00
Trust funds	.....	.....	.....	.....	2,202.50
Individual deposits	84,417.49	123,792.67	82,514.75	72,334.83	94,733.82
Due to banks (not reserve banks)	139.77	.....	2,499.35	6,169.08	.....
Demand certificates of deposit	7,132.33	6,632.68	3,042.48	5,210.53	5,748.69
Time certificates of deposit	44,640.81	44,849.60	37,494.42	34,919.70	35,375.81
Total	$ 157,518.43	$ 197,695.26	$ 146,948.03	$ 149,912.84	$ 169,121.28

Directors—A. A. Dollison, J. Fred Singleton, John C. Singleton.

No. 212.

FARMERS STATE BANK OF FLAGLER, FLAGLER, KIT CARSON COUNTY

H. C. Jones, President; ....., Vice-President; I. N. Moberly, Cashier; W. O. Fallis, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 47,620.79	$ 44,010.71	$ 80,564.86	$ 76,968.34	$ 63,906.86
Loans and discounts (secured by collateral)	47,751.05	55,730.12	26,559.43	35,339.30	62,887.64
Loans on real estate	1,800.00	1,300.00	1,233.87	1,233.87	3,600.00
Overdrafts (secured and unsecured)	2,147.93	2,702.32	1,252.83	2,549.74	3,278.89
Other bonds and securities	1,676.85	562.50	1,120.84	1,480.36	2,230.29
Furniture and fixtures	1,900.00	1,900.00	1,900.00	1,900.00	1,900.00
Other real estate	1,900.00	1,900.00	1,900.00	1,900.00	1,900.00
Cash items (not including checks on other banks)	.....	.....	.....	.....	16.25
Due from reserve banks	18,055.15	23,149.67	17,975.18	20,705.70	18,921.07
Checks on other banks	2,793.58	345.85	1,719.25	398.28	499.02
Currency	1,743.00	290.00	3,690.00	2,042.00	2,445.00
Gold	505.00	557.50	557.50	617.50	635.00
Silver and fractional coin	91.84	791.37	819.12	801.43	1,274.12
Total	$ 127,985.19	$ 133,240.04	$ 139,292.88	$ 145,936.52	$ 163,494.14
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 25,000.00	$ 25,000.00
Undivided profits, net	2,715.69	2,585.02	1,865.41	3,210.23	839.34
Bills payable	.....	.....	.....	.....	22,500.00
Individual deposits	105,382.85	109,847.37	111,542.83	95,354.08	94,547.87

Time certificates of deposit	9,886.65	10,807.65	14,835.18	21,872.21	19,877.18
Cashier's checks	.....	.....	1,049.46	500.00	729.75
Total	$ 127,985.19	$ 133,240.04	$ 139,292.88	$ 145,936.52	$ 163,494.14

Directors—H. C. Jones, I. N. Moberly, J. A. White, H. L. Williams.

No. 132.

FLAGLER STATE BANK, FLAGLER, KIT CARSON COUNTY

W. H. Lavington, President; C. F. Farr, W. L. Price, Vice-Presidents; H. A. Reuschling, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 8,990.67	$ 9,872.44	$ 12,700.68	$ 16,193.60	$ 16,481.63
Loans and discounts (secured by collateral)	95,563.81	106,732.16	110,241.39	121,985.25	117,362.08
Loans on real estate	12,441.00	14,099.00	4,395.00	7,340.00	8,381.00
Overdrafts (secured and unsecured)	263.43	283.03	264.25	419.39	318.29
United States bonds	325.76	4,115.14	16,766.37	6,936.13	7,620.42
Other bonds and securities	8,050.30	8,933.54	3,164.59	5,437.05	5,416.44
Furniture and fixtures	1,900.00	1,900.00	1,900.00	1,900.00	1,900.00
Banking house	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Due from banks (not reserve banks)	43.65	43.65	43.65	.....	.....
Cash items (not including checks on other banks)	5,925.20	850.77	2,228.53	3,120.48	2,076.03
Due from reserve banks	49,832.07	47,661.20	54,251.96	18,457.08	27,900.25
Checks on other banks	170.33	209.50	829.47	349.79	52.10
Currency	5,888.00	3,813.00	6,003.00	5,389.00	3,901.00
Gold	387.50	427.50	327.50	322.50	362.50
Silver and fractional coin	1,231.74	1,355.56	517.61	657.71	269.45
Other resources	.....	.....	.....	995.00	.....
Total	$ 192,813.46	$ 202,096.49	$ 215,434.00	$ 191,302.98	$ 193,841.19
LIABILITIES.					
Capital stock	$ 12,500.00	$ 12,500.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	1,675.00	2,075.00	.....	.....	125.00
Undivided profits, net	10,100.00	8,557.11	1,125.85	2,439.26	2,866.50
Bills payable	.....	.....	.....	.....	11,000.00
Individual deposits	117,538.08	121,082.67	131,543.64	108,704.55	120,410.51
Time certificates of deposit	50,860.38	55,991.36	55,988.61	47,192.38	33,878.43
Cashier's checks	140.00	1,890.35	1,775.90	7,966.79	560.75
Total	$ 192,813.46	$ 202,096.49	$ 215,434.00	$ 191,302.98	$ 193,841.19

Directors—H. W. Brown, C. J. Farr, T. J. Huntzinger, W. H. Lavington, T. H. McCallum, W. L. Price, H. A. Reuschling.

FARMERS BANK OF FLEMING, FLEMING, LOGAN COUNTY

No. 339.

E. M. Gillett, President; X. A. Lambert, Vice-President; W. S. Bellman, Cashier; J. L. Morris, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 15,382.05	$ 24,269.23	$ 45,807.53	$ 44,434.98	$ 52,819.12
Loans and discounts (secured by collateral)	4,515.00	5,515.00	6,127.25	11,572.00	13,189.25
Overdrafts (secured and unsecured)	12.06	51.56	7.76	125.53	659.07
Other bonds and securities	.....	1,000.00	2,386.91	1,124.43	516.43
Furniture and fixtures	1,502.70	2,422.70	2,428.88	3,827.10	5,146.55
Banking house	2,225.00	4,425.00	10,520.50	10,772.70	12,592.65
Due from banks (not reserve banks)	.....	.....	.....	.....	966.35
Cash items (not including checks on other banks)	.....	.....	37.27	137.14	.....
Due from reserve banks	31,820.14	37,574.34	24,472.18	9,831.68	24,969.02
Checks on other banks	192.00	575.60	13.75	231.87	97.02
Currency	2,946.00	1,683.00	3,169.00	1,898.00	2,461.00
Gold	.....	10.00	65.00	72.50	77.50
Silver and fractional coin	353.20	340.91	696.76	421.63	320.56
Expense account	34.00	.....	.....	.....	.....
Other resources	.....	352.96	.....	1,767.57	588.08
Total	$ 58,982.15	$ 78,220.30	$ 95,732.79	$ 86,217.13	$ 114,402.60
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Undivided profits, net	4,976.63	4,807.09	5,029.58	5,311.05	5,635.82
Bills payable	.....	.....	.....	.....	17,435.35
Individual deposits	22,378.74	35,616.43	50,380.66	39,389.75	58,708.65
Demand certificates of deposit	.....	50.00	807.77	250.00	.....
Time certificates of deposit	626.78	4,226.78	9,514.78	11,166.33	2,609.78
Certified checks	.....	3,520.00	.....	.....	.....
Cashier's checks	1,000.00	.....	.....	.....	13.00
Total	$ 58,982.15	$ 78,220.30	$ 95,732.79	$ 86,217.13	$ 114,402.60

Directors—W. A. Brown, E. M. Gillett, Phillip Held, J. W. Holmes, X. A. Lambert, N. R. Morison, J. L. Morris.

THE FLEMING STATE BANK, FLEMING, LOGAN COUNTY

No. 272.

Chas. A. Patterson, President; John A. Acott, Vice-President; John A. Jameson, Cashier; Claude R. Simms, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 78,038.91	$ 81,727.74	$ 113,075.58	$ 117,257.62	$ 112,020.19
Loans and discounts (secured by collateral)	37,905.12	31,267.00	23,335.69	9,061.97	16,322.79

Loans on real estate	6,503.00	8,065.00	3,700.00	500.00	540.00
Overdrafts (secured and unsecured)	1,684.59	2,772.68	1,250.60	3,132.79	2,058.57
United States bonds	100.00	300.00	.....	.....	.....
Other bonds and securities	3,412.96	5,264.39	6,248.06	6,070.81	1,742.48
Furniture and fixtures	2,483.17	2,483.17	2,483.17	2,483.17	2,483.17
Banking house	2,855.00	2,855.00	2,855.00	2,855.00	2,855.00
Due from banks (not reserve banks)	.....	.....	107.00	2,001.60	.....
Cash items (not including checks on other banks)	.....	.....	.....	.....	675.65
Due from reserve banks	59,377.22	58,866.64	36,679.52	25,029.86	26,895.52
Checks on other banks	1,115.28	5,262.56	31.85	1,843.64	149.11
Currency	4,739.00	6,349.00	5,948.00	4,482.00	2,979.00
Gold	175.00	190.00	190.00	222.50	225.00
Silver and fractional coin	830.47	906.73	955.78	863.17	863.48
Other resources	50.00	1,048.25	261.31	503.65	70.52
Total	$ 199,269.72	$ 207,358.16	$ 197,121.56	$ 176,307.78	$ 169,880.48
LIABILITIES.					
Capital stock	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	8,000.00	8,000.00
Undivided profits, net	5,346.31	6,056.46	8,774.51	2,918.53	5,180.93
Individual deposits	148,353.58	151,928.52	137,048.49	109,853.05	115,786.56
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	14,427.75	15,013.18	20,887.78	28,156.28	13,576.32
Certified checks	900.00	.....	.....	2,379.92	.....
Cashier's checks	242.08	4,360.00	410.78	.....	2,336.67
Total	$ 199,269.72	$ 207,358.16	$ 197,121.56	$ 176,307.78	$ 169,880.48

Directors—John H. Acott, Elver H. Graham, Chas. A. Patterson.

NO. 352.

THE ARKANSAS VALLEY BANK, FLORENCE, FREMONT COUNTY

N. M. Davidson, President; F. E. Bodie, Vice-President; G. W. Hassett, Cashier; G. S. Davidson, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	.....	.....	.....	$ 18,295.00
Overdrafts (secured and unsecured)	.....	.....	.....	.....	8.02
United States bonds	.....	.....	.....	.....	2,150.00
Furniture and fixtures	.....	.....	.....	.....	2,833.19
Cash items (not including checks on other banks)	.....	.....	.....	.....	14.50
Due from reserve banks	.....	.....	.....	.....	9,575.75
Currency	.....	.....	.....	.....	3,340.00
Silver and fractional coin	.....	.....	.....	.....	165.42
Total	.....	.....	.....	.....	$ 36,381.88

THE ARKANSAS VALLEY BANK, FLORENCE, FREMONT COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	.....	.....	.....	.....	$ 25,000.00
Undivided profits, net	.....	.....	.....	.....	1,305.49
Individual deposits	.....	.....	.....	.....	9,688.39
Demand certificates of deposit	.....	.....	.....	.....	388.00
Total	.....	.....	.....	.....	$ 36,381.88

Directors—F. E. Bodie, G. S. Davidson, N. M. Davidson, S. P. Davidson.

NO. 310.

FARMERS BANK AND TRUST COMPANY OF FORT COLLINS, FORT COLLINS, LARIMER COUNTY

A. L. Rohling, President; A. C. Abbott, Vice-President; H. K. Mitton, Cashier; C. S. Ickes, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 108,975.46	$ 55,499.75	$ 111,277.84	$ 128,870.16	$ 117,386.49
Loans and discounts (secured by collateral)	87,057.91	144,991.77	128,164.32	92,153.55	79,573.46
Loans on real estate	.....	.....	.....	12,925.00	12,925.00
United States bonds	6,257.82	9,285.18	12,633.85	14,823.85	9,950.00
Other bonds and securities	1,151.35	1,007.56	522.44	428.56	2,191.96
Furniture and fixtures	3,369.40	3,369.40	3,554.40	3,554.40	3,569.40
Banking house	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Due from banks (not reserve banks)	.....	.....	5,000.00	5,000.00	400.00
Cash items (not including checks on other banks)	1,621.70	3,815.46	3,724.69	1,157.82	6,591.02
Due from reserve banks	23,531.86	48,162.54	85,112.35	44,626.93	14,477.76
Checks on other banks	745.71	1,232.34	640.56	293.95	567.47
Currency	6,355.00	5,680.00	8,544.00	7,772.00	6,927.00
Gold	2,085.00	1,812.50	1,885.00	1,977.50	1,782.50
Silver and fractional coin	2,271.31	1,649.25	2,367.07	1,730.11	2,748.83
Total	$ 255,422.52	$ 288,505.75	$ 375,426.52	$ 327,313.83	$ 271,090.89
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	.....	.....	.....	.....	200.00
Undivided profits, net	1,335.84	635.55	3,703.30	3,437.49	1,035.79
Savings accounts	19,307.99	19,234.04	55,870.99	52,684.45	47,195.84
Individual deposits	108,171.47	138,994.99	150,538.89	118,334.85	99,309.55
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	68,504.00	66,286.90	89,712.36	86,176.26	52,907.52
Cashier's checks	3,103.22	8,354.27	20,600.98	11,680.78	15,442.19
Reserved for interest	.....	.....	.....	.....	.....
Total	$ 255,422.52	$ 288,505.75	$ 375,426.52	$ 327,313.83	$ 271,090.89

Directors—A. C. Abbott, L. J. Dunn, N. G. Halley, C. S. Ickes, H. K. Mitton, M. J. Mitton, E. L. Morrill, A. L. Rohling, D. N. Salyers.

NO. 50.

FORT LUPTON STATE BANK, FORT LUPTON, WELD COUNTY

M. B. Rhode, President; B. F. Twombly, Vice-President; S. J. Rhode, Cashier; W. A. Padfield, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 46,033.55	$ 51,946.94	$ 74,845.04	$ 85,092.53	$ 97,753.40
Loans and discounts (secured by collateral)	81,038.10	100,396.80	105,225.20	132,509.20	127,892.12
Loans on real estate	15,000.00	[illegible]	[illegible]	17,555.00	20,655.00
United States bonds	19,000.00	17,800.00	8,700.00	8,750.00	9,400.00
Other bonds and securities	11,205.00	41,000.00	16,000.00	16,834.00	46,834.00
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Cash items (not including checks on other banks)	.....	321.91	251.27	14.98	93.55
Due from reserve banks	208,136.77	143,206.44	67,323.77	36,845.04	59,189.82
Checks on other banks		74.15	380.40	434.13	402.93
Currency	7,257.00	3,752.00	3,200.00	8,786.00	4,978.00
Gold	2,345.00	2,710.00	8,000.00	3,800.00	4,132.50
Silver and fractional coin	1,496.17	1,168.45	3,216.38	1,152.17	1,899.45
Total	$ 392,511.69	$ 385,231.69	$ 305,097.06	$ 312,773.05	$ 374,230.77
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	5,102.23	2,179.94	2,161.42	3,309.31	5,062.20
Individual deposits	290,611.98	255,431.84	184,087.06	180,484.65	219,712.52
Demand certificates of deposit	7,916.56	10,993.30	2,114.15	6,834.67	19,940.95
Time certificates of deposit	55,289.60	81,065.40	84,162.78	82,900.30	64,855.96
Certified checks	400.00	2,022.93			
Cashier's checks	2,991.32		1,378.80	7,979.35	7,616.98
Reserved for interest		899.03	475.78	308.50	466.48
Reserved for taxes	1,200.00		.....	.....	.....
Other liabilities		3,639.25	1,717.07	1,956.27	27,545.68
Total	$ 392,511.69	$ 385,231.69	$ 305,097.06	$ 312,773.05	$ 374,230.77

Directors—W. T. Burge, H. H. Ewing, G. S. Landell, S. A. McEvers, M. B. Rhode, S. J. Rhode, B. F. Twombly.

NO. 232

PLATTE VALLEY STATE BANK, FORT LUPTON, WELD COUNTY

W. F. Bolton, President; H. M. Siemann, Vice-President; J. C. Allan, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 37,303.26	$ 50,511.16	$ 52,953.70	$ 71,842.86	$ 72,774.08
Loans and discounts (secured by collateral)	64,604.99	68,141.93	63,449.34	67,187.50	78,426.15
Loans on real estate	1,600.00	1,050.00	1,900.00	1,900.00	400.00

PLATTE VALLEY STATE BANK, FORT LUPTON, WELD COUNTY—Continued.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured)	248.71	144.84	253.63	465.60	737.92
United States bonds	4,770.00	4,350.00	4,200.00	4,575.00	5,600.00
Other bonds and securities	5,060.08	8,560.75	7,675.12	4,527.73	33,104.93
Furniture and fixtures	1,892.19	1,892.19	1 892.19	1,951.39	1 951.39
Cash items (not including checks on other banks)	.....	.....	.....	.....	111.97
Due from reserve banks	66,842 63	29,808.79	43,831.24	26,136.86	33,749.70
Checks on other banks	61.71	9.35	138.05	13.79	17.90
Currency	6,129.00	6,141.00	5,446.00	4,328.00	6,582.00
Gold	977.50	1,405.00	1 772 50	1,852.50	1,887.50
Silver and fractional coin	1,099.09	1,179.25	927.96	1,171.11	1,492.16
Total	$ 190,589.16	$ 173,194.26	$ 184,439.73	$ 185,952.34	$ 236,835.70
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	2,000.00	4,000.00
Undivided profits, net	259.85	128.92	307.59	430.32	983.79
Dividends unpaid	1,000.00	100.00	.....	.....	.....
Individual deposits	126,611.87	112 581.24	104,620.70	91,945.44	128,687.02
Due to reserve banks	.....	.....	9,130.00	3,000.00	7,110.00
Demand certificates of deposit	1 500.00	1,500.00	1 500.00	1,500.00	1,500.00
Time certificates of deposit	47,783.79	46,238.60	51,957.00	76,276.33	80,843.81
Certified checks	.....	6.00	25.00	25.00	.....
Cashier's checks	1,433.65	639.50	4 899.44	775.25	3,711.08
Total	$ 190,589.16	$ 173,194.26	$ 184,439.73	$ 185,952.34	$ 236,835.70

Directors—J. C. Allan, W. F. Bolton, Herman Funk, W. B. Mayfield, H. M. Siemann.

NO. 291.

FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN, MORGAN COUNTY

E. W. Power, President; Carle H. Smith, Vice-President; M. M. Majewski, Cashier; M. W. Power, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 22,244.08	$ 21 693.55	$ 19,246.00	$ 29,512 44	$ 19,622.89
Loans and discounts (secured by collateral)	99,741.44	100,929.95	106,816.72	111,371.16	124,047.40
Loans on real estate	10,050.00	7,570.00	9,650.00	6,400.00	5,950.00
Overdrafts (secured and unsecured)	178.18	139.57	116.96	166.61	105.78
United States bonds	4,650.00	9,450.00	26,390.00	18,550.00	21,740.00
Other bonds and securities	2,827.30	3,202.06	2,434.38	2,873.28	2,087.65
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,600.00	2,600.00

Cash items (not including checks on other banks)	92.80	.....	.....	.....	.....
Due from reserve banks	44,765.26	62,448.90	61,848.49	31,166.38	53,248.52
Checks on other banks	1,859.73	4,068.44	521.46	1,092.54	3,225.66
Currency	8,464.00	5,257.00	6,052.00	5,809.00	4,973.00
Gold	275.00	.....	150.00	152.50	155.00
Silver and fractional coin	1,454.38	1,253.98	1,042.21	943.40	927.21
Other resources	.....	.....	.....	280.21	847.19
Total	$ 199,102.17	$ 218,513.45	$ 236,768.22	$ 210,917.52	$ 239,530.30
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	2,500.00	3,000.00	3,000.00	3,500.00	3,500.00
Undivided profits, net	1,782.88	361.01	1,093.15	8.94	1,945.40
Bills payable	.....	.....	.....	.....	4,405.14
Savings accounts	5,200.21	5,856.21	6,756.89	5,836.97	8,669.95
Individual deposits	121,776.28	139,206.58	151,275.98	110,983.78	125,492.58
Due to banks (not reserve banks)	13,216.52	7,013.04	12,846.73	10,712.03	17,774.83
Demand certificates of deposit	7,740.00	7,055.00	5,736.89	5,686.89	7,513.86
Time certificates of deposit	15,425.54	23,135.42	25,114.25	44,688.28	40,464.22
Cashier's checks	6,460.74	7,886.10	5,944.33	4,500.63	3,074.32
Other liabilities	.....	.09	.....	.....	1,690.00
Total	$ 199,102.17	$ 218,513.45	$ 236,768.22	$ 210,917.52	$ 239,530.30

Directors—H. H. Knox, G. S. Law, M. M. Majewski, E. W. Power, Carle H. Smith.

NO. 52.

FOWLER STATE BANK, FOWLER, OTERO COUNTY

B. B. Basore, President; W. M. Berry, Vice-President; Virgil Davis, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 91,989.19	$ 58,049.39	$ 69,092.25	$ 98,542.74	$ 101,204.12
Loans and discounts (secured by collateral)	58,969.96	89,290.46	77,276.47	85,516.38	111,145.88
Loans on real estate	12,375.00	16,800.00	12,425.00	13,975.00	12,950.00
Overdrafts (secured and unsecured)	189.82	201.69	557.08	276.32	1,452.01
United States bonds	.....	1,650.00	11,650.00	1,500.00	1,300.00
Other bonds and securities	11,865.17	10,000.00	8,982.17	12,323.87	13,513.13
Furniture and fixtures	2,300.00	2,200.00	2,200.00	2,200.00	2,200.00
Banking house	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Cash items (not including checks on other banks)	718.94	.....	.....	.....	.....
Due from reserve banks	94,654.76	99,609.12	119,504.84	52,748.81	39,064.68
Checks on other banks	249.95	1,418.76	594.78	1,337.60	541.26
Currency	7,640.00	12,820.00	6,167.00	6,080.00	9,168.00
Gold	180.00	270.00	250.00	820.00	925.00

FOWLER STATE BANK, FOWLER, OTERO COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Silver and fractional coin	2,045.76	1,421.84	1,728.77	1,635.05	2,089.56
Expense account	.....	1,516.44	.....	.....	.....
Other resources	.....	9,588.92	11,088.50	4,170.00	.....
Total	$ 289,178.55	$ 310,836.62	$ 327,516.86	$ 287,125.77	$ 301,553.64
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	3,750.00	4,500.00	4,500.00	5,000.00	5,000.00
Undivided profits, net	7,889.81	3,039.81	2,096.33	519.16	829.04
Notes rediscounted	.....	.....	.....	.....	17,606.00
Individual deposits	206,514.60	227,530.06	243,840.95	201,163.68	203,426.95
Time certificates of deposit	44,922.41	45,709.55	47,906.42	54,096.49	46,541.29
Cashier's checks	1,101.73	2,787.27	4,173.16	1,346.44	3,150.36
Other liabilities	.....	2,269.93	.....	.....	.....
Total	$ 289,178.55	$ 310,836.62	$ 327,516.86	$ 287,125.77	$ 301,553.64

Directors—B. B. Basore, James M. Boring, Walter M. Berry, D. L. McPhilimy, George A. Thornton.

NO. 306.

FIRST STATE BANK OF FREDERICK, FREDERICK, WELD COUNTY

Chas. A. Miller, President; H. A. Anderson, Vice-President; J. M. Baker, Cashier; Minnie L. Loftis, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 13,070.40	$ 12,832.50	$ 11,100.40	$ 15,817.98	$ 16,879.65
Loans and discounts (secured by collateral)	11,834.00	9,460.00	10,700.00	16,883.00	24,818.17
Loans on real estate	681.00	681.00	581.00	781.00	2,600.00
Overdrafts (secured and unsecured)	46.49	73.50	68.21	149.11	92.86
United States bonds	461.99	120.93	80.00	80.00	2,080.00
Other bonds and securities	673.47	1,427.39	3,596.54	1,104.76	513.01
Furniture and fixtures	1,070.19	1,070.19	1,057.19	1,057.19	1,163.44
Banking house	805.08	805.08	805.08	805.08	805.08
Cash items (not including checks on other banks)	.....	.....	.....	.....	172.16
Due from reserve banks	9,069.33	19,843.49	7,249.64	4,572.99	3,181.82
Checks on other banks	172.25	.....	.....	.....	.....
Currency	260.00	4,993.00	3,420.00	511.00	1,845.00
Gold	3,030.00	1,080.00	25.00	.....	415.00
Silver and fractional coin	876.72	374.24	520.05	895.80	995.52
Other resources	.....	.....	.....	.....	761.02
Total	$ 42,050.92	$ 52,761.32	$ 39,203.11	$ 42,657.91	$ 56,322.73

LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	525.77	337.08	345.65	298.05	546.83
Bills payable	.....	.....	.....	3,000.00	3,000.00
Savings accounts	2,131.49	3,152.92	1,766.28	2,103.43	5,623.73
Individual deposits	26,963.14	36,631.32	24,411.18	23,303.43	32,801.02
Time certificates of deposit	1,280.00	1,530.00	1,530.00	1,938.00	3,061.47
Cashier's checks	150.00	110.00	150.00	1,015.00	289.68
Other liabilities	.52	.....	.....	.....	.....
Total	$ 42,050.92	$ 52,761.32	$ 39,203.11	$ 42,657.91	$ 56,322.73

Directors—H. A. Anderson, J. M. Baker, Chas. O. Carlson, Chas. A. Miller, W. C. Seltzer.

NO. 54.

FIRST BANK OF FRUITA, FRUITA, MESA COUNTY

S. P. Green, President; Katie F. Skelly, Vice-President; W. A. Merriell, Cashier; H. G. McElfresh, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 64,430.25	$ 71,412.85	$ 79,809.09	$ 77,567.87	$ 72,881.31
Loans and discounts (secured by collateral)	38,092.92	40,644.92	44,001.97	45,848.07	41,467.49
Loans on real estate	7,040.05	5,991.85	3,561.00	5,541.00	5 501.00
Overdrafts (secured and unsecured)	777.47	1,148.55	234.43	488.15	1,735.24
United States bonds	8,867.00	8,611.52	2,866.48	3,212.91	11,552.12
Bonds to secure postal savings	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other bonds and securities	1,471.05	2,134.79	2,979.76	1,335.08	1,633.48
Premium on bonds	.....	.....	.....	2,500.00	.....
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	10,432.07	8,773.20	9,204.05	7,504.05	7,504.05
Cash items (not including checks on other banks)	1,006.50	65.24	481.60	9.53	224.20
Due from reserve banks	44,728.81	33,894.27	78,894.81	23,015.72	50,376.27
Checks on other banks	1,417.44	1,072.83	404.65	141.26	529.30
Currency	5,450.00	1,811.00	2,722.00	2,961.00	4,077.00
Gold	2,900.00	2,975.00	3,125.00	3,195.00	2,500.00
Silver and fractional coin	1,760.96	1,588.02	1,462.01	1,346.84	1,008.71
Total	$ 194,874.52	$ 186,624.04	$ 236,246.85	$ 178,666.48	$ 207,490.17

LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	2,984.38	738.21	238.83	1,063.30	1,883.49

FIRST BANK OF FRUITA, FRUITA, MESA COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Bills payable	.....	15,000.00	15,000.00	25,000.00	.....
Postal savings accounts	3.898.41	3,898.41	3,782.34	2,627.77	1,965.77
Individual deposits	127,564.78	110,406.26	164,237.40	96,500.88	150,271.07
Demand certificates of deposit	4,753.74	4,718.74	4.667.74	4,667.74	4,777.74
Time certificates of deposit	26,759.36	22,423.35	19,695.10	19,874.36	19,827.22
Cashier's checks	913.85	1,439.07	625.44	932.43	764.88
Total	$ 194,874.52	$ 186,624.04	$ 236,246.85	$ 178,666.48	$ 207,490.17

Directors—S. P. Green, W. A. Merriell, H. G. McElfresh, Bart Owens, Katie F. Skelly, J. D. Turner, H. W. White.

NO. 167.

THE GENOA STATE BANK, GENOA, LINCOLN COUNTY

W. C. Caley, President; G. W. Klockenteger, Vice-President; J. R. Caley, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 5,653.27	$ 8,605.20	$ 13,160.41	$ 15,258.71	$ 13,100.85
Loans and discounts (secured by collateral)	12,872.03	12,750.42	11,122.15	12,511.78	15,164.52
Overdrafts (secured and unsecured)	415.25	211.53	262.83	263.85	364.34
United States bonds	.....	.....	1,000.00	4,750.00	7,350.00
Other bonds and securities	2,160.35	2,485.75	835.45	1,118.45	671.60
Furniture and fixtures	900.00	900.00	900.00	900.00	900.00
Banking house	1,350.00	1,350.00	1,350.00	1,350.00	1,350.00
Due from banks (not reserve banks)	.....	290.98	.....	.....	.....
Due from reserve banks	29,954.47	19,715.10	16,296.55	8,037.41	16,312.86
Checks on other banks	355.55	.....	10.00	140.25	5.00
Currency	1,360.00	2,961.00	1,910.00	1,830.00	2,905.00
Gold	175.00	170.00	130.00	132.50	142.50
Silver and fractional coin	1,616.04	1,319.75	1,092.53	766.66	748.62
Other resources	.....	.....	.....	.....	98.87
Total	$ 56,811.96	$ 50,759.73	$ 48,069.92	$ 47,059.61	$ 59,114.16
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	400.00	400.00	400.00	400.00	400.00
Undivided profits, net	49.02	588.40	798.96	1,098.28	1,406.88
Individual deposits	44,748.99	38,087.45	35,449.95	32,743.76	45,284.44
Due to reserve banks	.....	.....	.....	1,244.38	.....
Cashier's checks	1,613.95	1,683.88	1,421.01	1,573.19	2,022.84
Total	$ 56,811.96	$ 50,759.73	$ 48,069.92	$ 47,059.61	$ 59,114.16

Directors—J. R. Caley, M. T. Caley, W. C. Caley, G. W. Klockenteger.

BANK OF CLEAR CREEK COUNTY, GEORGETOWN, CLEAR CREEK COUNTY

NO. 56.

J. M. Copeland, President; C. J. Nicholas, Vice-President; Fred P. Dewey, Cashier; James T. Garrett, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 12,597.50	$ 12,145.50	$ 15,165.70	$ 18,989.75	$ 20,746.44
Loans and discounts (secured by collateral)	15,332.00	15,862.00	20,557.80	29,609.48	36,654.99
Loans on real estate	18,817.18	18,010.00	17,373.00	16,975.00	16,525.00
Overdrafts (secured and unsecured)	584.96	880.51	1,233.81	482.18	1,988.43
United States bonds	400.00	1,250.00	1,250.00	1,250.00	1,640.00
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	1,000.00
Other bonds and securities	293,010.78	297,327.65	292,357.22	291,201.72	235,691.41
Furniture and fixtures	2,611.05	2,611.05	2,000.00	2,000.00	2,294.00
Banking house	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Cash items (not including checks on other banks)	1,109.50	84.03	68.70	151.91	259.80
Due from reserve banks	42,124.05	59,599.23	53,405.99	29,819.24	25,200.64
Checks on other banks	10.00	5.62	1,066.00	1,461.50	68.00
Currency	9,515.00	10,035.00	6,226.00	7,840.00	6,501.00
Gold	4,690.00	4,895.00	1,037.50	1,077.50	2.50
Silver and fractional coin	303.08	628.85	737.55	341.65	970.07
Other resources	2,939.64	343.08	194.90	597.71	2,258.37
Total	$ 426,044.74	$ 445,677.52	$ 434,674.17	$ 423,797.64	$ 371,800.65
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net	75,645.69	77,060.12	76,149.59	76,436.30	35,632.55
Notes rediscounted	.....	.....	.....	8,750.00	15,500.00
Postal savings accounts	924.42	1,018.94	886.14	886.14	682.44
Individual deposits	87,774.34	99,385.43	100,126.29	90,825.20	85,358.93
Demand certificates of deposit	5,821.40	3,187.65	2,490.15	1,390.15	954.72
Time certificates of deposit	155,878.89	165,025.38	154,688.40	145,276.25	133,338.41
Certified checks	.....	.....	333.60	333.60	333.60
Total	$ 426,044.74	$ 445,677.52	$ 434,674.17	$ 423,797.64	$ 371,800.65

Directors—J. M. Copeland, Fred P. Dewey, F. A. Maxwell, C. J. Nicholas, Fred R. Pneuman.

THE BANK OF GEORGETOWN, GEORGETOWN, CLEAR CREEK COUNTY

NO. 55.

M. Seifried-McFarland, President; R. Seifried-Patterson, Fred P. Johnson, Vice-Presidents; J. B. Foley, Cashier.

RESOURCES.	Dec 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 18,932.40	$ 20,586.15	$ 31,717.55	$ 28,404.05	$ 19,548.00
Loans and discounts (secured by collateral)	50,208.52	54,384.75	48,087.43	48,445.00	45,441.50

THE BANK OF GEORGETOWN, GEORGETOWN, CLEAR CREEK COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans on real estate	2,556.00	4,033.00	3,462.00	3,543.00	3,250.00
Overdrafts (secured and unsecured)	286.95	661.58	29.35	166.16	3.02
United States bonds	13,150.00	9,170.00	15,017.50	18,932.50	19,740.00
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	48,520.83	47,240.88	46,543.60	47,125.97	22,182.57
Furniture and fixtures	850.00	918.80	931.30	931.30	1,095.43
Due from banks (not reserve banks)	426.20	2,991.34	1,189.94	.....	463.63
Cash items (not including checks on other banks)	29.47	145.90	594.53	1,313.96	119.22
Due from other banks	41,477.39	45,398.16	19,183.09	30,045.11	57,696.71
Checks on other banks	.....	.....	10.00	15.00	10.00
Currency	5,919.00	4,644.00	6,942.00	3,998.00	4,837.00
Gold	.....	.....	10.00	65.00	115.00
Silver and fractional coin	690.21	768.14	870.17	511.36	955.96
Total	$ 184,046.97	$ 191,942.70	$ 175,588.46	$ 184,496.41	$ 176,458.04
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits, net	1,798.07	3,497.93	3,738.78	3,808.29	6,361.48
Postal savings accounts	438.47	438.47	425.47	430.82	430.82
Individual deposits	68,218.15	78,051.92	66,495.27	75,667.30	73,778.30
Due to banks (not reserve banks)	.....	.....	.....	319.20	.....
Demand certificates of deposit	3,891.34	4,087.02	1,776.02	2,201.09	1,152.10
Time certificates of deposit	59,634.94	55,583.17	52,738.02	51,391.35	44,704.82
Cashier's checks	66.00	143.44	414.90	678.36	30.52
Other liabilities	.....	140.75	.....	.....	.....
Total	$ 184,046.97	$ 191,942.70	$ 175,588.46	$ 184,496.41	$ 176,458.04

Directors—J. B. Foley, Fred P. Johnson, M. Seifried-McFarland, R. Seifried-Patterson.

NO. 229.

THE GILCREST STATE BANK, GILCREST, WELD COUNTY

W. K. Gilcrest, President; P. W. Allen, Vice-President; R. H. P. Keller, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 14,392.02	$ 11,096.42	$ 16,568.08	$ 21,385.18	$ 15,002.53
Loans and discounts (secured by collateral)	10,653.93	15,233.76	17,833.21	21,420.69	17,634.39
Loans on real estate	700.00	400.00	400.00	400.00	400.00
Overdrafts (secured and unsecured)	98.06	138.28	60.74	177,12	153.26
United States bonds	.....	.....	500.00	540.00	1,718.50
Other bonds and securities	.....	.....	.....	.....	169.92

Furniture and fixtures	350.00	350.00	350.00	350.00	466.50
Banking house	1,295.00	1,295.00	1,295.00	1,295.00	1,295.00
Other real estate	1,739.00	1,739.00	1,739.00	1,739.00	1,739.00
Cash items (not including checks on other banks)	79.93	277.70	80.29	29.65	248.50
Due from reserve banks	15,497.15	10,561.02	1,616.85	2,453.14	4,389.41
Currency	1,376.00	960.00	1,315.00	806.00	400.00
Gold	5.00	.....	.....	.....	.....
Silver and fractional coin	698.47	542.14	569.30	491.05	733.02
Other resources	.....	.....	187.75	216.72	.....
Total	$ 46,884.56	$ 42,593.32	$ 42,515.31	$ 51,303.55	$ 44,350.03
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	300.00	300.00	300.00	567.00	300.00
Undivided profits, net	1,388.87	1,213.85	1,452.93	1,393.33	1,430.58
Bills payable	93.97	.....	.....	15,000.00	10,000.00
Individual deposits	30,251.72	26,229.47	23,062.38	17,081.90	15,493.63
Demand certificates of deposit	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Time certificates of deposit	2,850.00	2,850.00	5,700.00	5,261.32	5,125.82
Total	$ 46,884.56	$ 42,593.32	$ 42,515.31	$ 51,303.55	$ 44,350.03

Directors—P. W. Allen, W. K. Gilcrest, E. W. Gilcrest, J. K. Gilcrest, R. H. P. Keller.

NO. 340.

THE GOODRICH STATE BANK, GOODRICH, MORGAN COUNTY

Alonzo Petteys, President; John Wyckoff, Vice-President.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 14,739.90	$ 14,911.50	$ 16,670.19	$ 20,937.21	$ 22,287.20
Loans and discounts (secured by collateral)	4,125.00	4,655.00	4,055.10	6,493.85	7,462.75
Overdrafts (secured and unsecured)	.....	.....	9.72	114.87	185.16
United States bonds	.....	.....	.....	.....	2,750.00
Other bonds and securities	195.00	547.40	547.40	509.00	96.83
Furniture and fixtures	716.88	1,429.88	1,519.83	1,519.83	1,519.83
Banking house	2,834.05	2,121.05	2,121.05	2,121.05	2,121.05
Cash items (not including checks on other banks)	.....	.....	.....	.....	341.15
Due from reserve banks	7,123.82	13,676.32	7,535.44	2,142.53	1,577.81
Checks on other banks	350.00	20.50	64.75	45.53	145.90
Currency	415.00	464.00	853.00	970.00	170.00
Gold	10.00	20.00	35.00	.....	.....
Silver and fractional coin	134.96	525.58	223.88	247.25	169.32
Expense account	183.09	359.32	.....	.....	183.85
Other resources	25.50	30.00	100.36	379.91	.....
Total	$ 30,853.20	$ 38,760.55	$ 33,735.72	$ 35,481.03	$ 39,010.85

THE GOODRICH STATE BANK, GOODRICH, MORGAN COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	.....	.....	.....	67.39	.....
Bills payable	.....	.....	.....	5,000.00	10,000.00
Individual deposits	17,733.40	21,045.24	18,216.12	14,047.53	15,636.73
Time certificates of deposit	1,440.65	727.00	1,649.20	4,800.36	1,613.86
Cashier's checks	679.15	5,988.31	2,870.40	565.75	760.26
Total	$ 30,853.20	$ 38,760.55	$ 33,735.72	$ 35,481.03	$ 39,010.85

Directors—Alonzo Petteys, John Wyckoff.

NO. 140.

THE GOLDEN SAVINGS BANK, GOLDEN, JEFFERSON COUNTY

R. Broad, Jr., President and Cashier; H. M. Rubey, Vice-President.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 21,644.80	$ 26,016.00	$ 26,629.00	$ 31,313.00	$ 16,766.50
Loans and discounts (secured by collateral)	725.00	725.00	1,000.00	407.00	682.00
Loans on real estate	17,248.00	16,248.00	16,348.00	15,348.00	12,658.00
Overdrafts (secured and unsecured)	5.66	.....	.....	.....	8,68
United States bonds	8,050.00	9,200.00	4,580.00	14,400.00	49,628.73
Other bonds and securities	65,090.00	66,921.00	66,581.00	70,616.20	54,463.20
Banking house	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Cash items (not including checks on other banks)	.....	.....	.....	.....	320.00
Due from reserve banks	39,926.50	34,691.85	40,080.34	50,724.13	56,065.80
Checks on other banks	167.50	70.40	285.81	603.07	156.63
Currency	2,287.00	2,021.00	1,808.00	2,753.00	3,113.00
Gold	2,310.00	2,027.50	2,020.00	2,000.00	2,015.00
Silver and fractional coin	524.90	535.98	875.20	426.94	514.65
Total	$ 166,979.36	$ 167,456.73	$ 169,207.35	$ 197,591.34	$ 205,392.19
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	11,200.00	11,200.00	11,200.00	12,000.00	12,000.00
Undivided profits, net	1,001.51	1,979.80	2,622.93	754.63	2,058.36
Dividends unpaid	1,250.00	.....	.....	.....	.....
Individual deposits	58,170.98	58,208.63	61,151.48	73,745.13	64,870.45
Demand certificates of deposit	3,454.35	2,965.00	2,960.00	3,520.00	3,140.50
Time certificates of deposit	66,902.52	68,103.30	66,272.94	70,567.58	54,203.88
Other liabilities	.....	.....	.....	12,004.00	44,119.00
Total	$ 166,979.36	$ 167,456.73	$ 169,207.35	$ 197,591.34	$ 205,392.19

Directors—R. Broad, Jr., Paul Ficht, H. M. Pratt, H. W. Rubey, W. F. Smith.

NO. 288.

THE AMERICAN STATE BANK, GRANADA, PROWERS COUNTY

Chas. F. Horner, President; H. F. Decker, Vice-President; E. C. Gee, Cashier; Don S. Hawthorne, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 41,246.13	$ 34,824.84	$ 28,959.00	$ 33,748.89	$ 41,993.57
Loans and discounts (secured by collateral)	50,803.97	54,583.41	51,727.87	39,290.47	65,644.87
Loans on real estate	5,287.64	4,530.87	2,999.15	4,585.46	4,753.73
Overdrafts (secured and unsecured)	5,279.28	30.35	55.48	29.49	29.50
United States bonds	.....	.....	.....	150.00	1,750.00
Other bonds and securities	2,602.57	6,369.01	7,711.93	2,381.22	2,673.80
Furniture and fixtures	1,300.00	1,300.00	1,300.00	1,250.00	1,250.00
Banking house	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks (not reserve banks)	7,430.03	8,355.31	4,209.95	5,011.33	1,850.48
Cash items (not including checks on other banks)	.....	75.94	415.91	120.43	136.94
Due from reserve banks	6,837.99	34,096.14	27,078.27	8,696.59	11,126.69
Checks on other banks	150.87	90.00	.....	921.42	.....
Currency	2,033.00	2,566.00	3,214.00	2,156.00	2,010.00
Gold	115.00	220.00	305.00	310.00	330.00
Silver and fractional coin	580.75	567.20	914.83	986.18	1,523.61
Other resources	204.00	.....	.....	.....	.....
Total	$ 127,371.23	$ 151,109.07	$ 132,391.39	$ 103,137.48	$ 138,573.19
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,500.00
Undivided profits, net	1,519.81	1,114.03	2,006.70	2,145.52	1,687.62
Bills payable	7,500.00	3,500.00	.....	6,000.00	.....
Individual deposits	83,568.39	117,080.80	99,895.91	62,882.48	106,660.59
Time certificates of deposit	17,686.51	13,329.24	12,539.67	18,254.66	16,312.50
Cashier's checks	6,096.52	5,085.00	6,949.11	2,854.82	2,412.48
Total	$ 127,371.23	$ 151,109.07	$ 132,391.39	$ 103,137.48	$ 138,573.19

Directors—H. F. Decker, E. C. Gee, S. B. Gee, Chas. F. Horner.

NO. 281.

THE BANK OF GRAND JUNCTION, GRAND JUNCTION, MESA COUNTY

A. M. Schmidt, President; Wm. E. Dudley, Vice-President; A. C. Milne, Cashier; Mark R. Bunting, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 39,870.02	$ 33,154.89	$ 46,607.14	$ 49,603.23	$ 41,072.02
Loans and discounts (secured by collateral)	107,034.89	106,955.79	110,439.88	113,121.16	110,024.25
Loans on real estate	5,579.00	14,815.50	15,815.50	13,850.00	13,750.00

THE BANK OF GRAND JUNCTION, GRAND JUNCTION, MESA COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured)	10.12	46.62	115.83	220.60	405.36
United States bonds	17,911.72	8,250.00	50,200.00	25,600.00	50,410.85
Bonds to secure postal savings	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities	11,197.01	13,825.78	13,802.97	16,419.00	16,055.31
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks)	14,734.52	13,964.61	16,038.81	13,218.43	24,745.96
Cash items (not including checks on other banks)	121.60	188.55	243.82	89.01	231.63
Due from reserve banks	96,195.14	94,407.42	95,311.99	52,515.07	135,927.01
Checks on other banks	4,190.51	12,970.72	1,711.86	1,268.32	2,914.06
Currency	20,177.00	6,625.00	9,016.00	8,892.00	10,475.00
Gold	3,095.00	3,585.00	5,640.00	6,717.50	7,147.50
Silver and fractional coin	2,344.18	2,103.98	1,647.10	1,377.44	962.73
Total	$ 329,960.71	$ 318,393.86	$ 374,090.90	$ 310,391.76	$ 421,621.68
LIABILITIES.					
Capital stock	$ 40,000.00	$ 40,000.00	$ 40,000.00	$ 40,000.00	$ 40,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,500.00	3,500.00
Undivided profits, net	563.45	1,301.90	2,897.80	1,129.07	4,431.69
Postal savings accounts	.....	1,695.87	1,644.87	1,663.21	1,497.21
Dividends unpaid	1,600.00	.....	.....	1,600.00	.....
Individual deposits	202,996.02	179,916.12	238,182.39	184,826.07	256,561.00
Due to banks (not reserve banks)	22,347.21	15,604.16	22,118.64	12,966.01	43,924.25
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	43,947.28	57,044.19	56,497.83	54,732.00	57,300.00
Certified checks	.....	.....	.....	.....	693.37
Cashier's checks	8,006.75	12,331.62	2,249.37	1,875.40	5,613.98
Reserved for taxes	.....	.....	.....	600.00	600.00
Other liabilities	2,500.00	2,500.00	2,500.00	2,500.00	2,500.18
Total	$ 329,960.71	$ 318,393.86	$ 374,090.90	$ 310,391.76	$ 421,621.68

Directors—E. D. Blodgett, Wm. E. Dudley, Henry Frank, Fred W. Halbouer, Fred Mantey, A. C. Milne, J. H. Rankin, Wm. Ricks, A. M. Schmidt.

NO. 58.

UNITED STATES BANK AND TRUST COMPANY, GRAND JUNCTION, MESA COUNTY

D. T. Stone, President; C. D. Smith, Vice-President; R. A. Orr, Vice-President; E. W. Dinwiddie, Cashier; G. H. McCurdy, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 202,736.16	$ 216,825.05	$ 255,767.43	$ 249,560.27	$ 256,563.72
Loans and discounts (secured by collateral)	354,612.48	394,187.83	366,311.16	369,984.61	365,664.93
Loans on real estate	13,867.21	14,412.06	13,520.00	12,600.00	8,600.00

Overdrafts (secured and unsecured)	1,197.71	115.56	184.01	668.78	849.54
United States bonds	17,150.00	19,550.00	69,140.00	16,075.00	150,150.00
Bonds to secure postal savings	32,000.00	32,000.00	32,000.00	32,000.00	32,000.00
Other bonds and securities	5,171.91	7,738.11	11,892.49	6,498.89	8,653.18
Premium on bonds	1,302.50	1,302.50	1,302.50	1,000.00	1,000.00
Furniture and fixtures	11,500.00	11,500.00	11,500.00	11,000.00	11,000.00
Other real estate	6,400.00	6,400.00	6,400.00	6,100.00	6,100.00
Due from banks (not reserve banks)	44,702.50	21,035.70	12,973.19	12,797.48	19,231.75
Due from reserve banks	162,916.44	152,518.87	174,224.39	157,555.21	279,064.21
Checks on other banks	18,215.64	20,940.89	3,176.06	4,633.50	14,992.43
Currency	61,398.00	16,675.00	14,962.00	13,383.00	26,255.00
Gold	9,672.50	13,917.50	8,202.50	10,407.50	3,655.00
Silver and fractional coin	6,323.97	7,881.18	11,440.17	7,984.53	6,754.50
Other resources		82.07	233.97	35,523.72	425.87
Total	$ 949,467.02	$ 937,082.32	$ 993,829.87	$ 947,772.49	$ 1,190,960.13
LIABILITIES.					
Capital stock	$ 125,000.00	$ 125,000.00	$ 125,000.00	$ 125,000.00	$ 125,000.00
Surplus fund	9,200.00	9,200.00	9,200.00	10,000.00	10,000.00
Undivided profits, net	4,232.77	6,822.34	12,155.78	4,365.69	14,352.78
Bills payable				30,000.00	
Notes rediscounted			35,000.00	35,000.00	
Savings accounts	89,121.12	93,475.55	92,242.65	88,062.91	90,891.94
Postal savings accounts	30,332.37	30,500.00	28,500.00	28,867.87	23,950.39
Trust funds	9,653.05	7,642.75	7,466.57	7,083.88	6,754.83
Dividends unpaid	5,000.00	40.00		4,190.00	
Individual deposits	539,387.49	538,516.70	564,756.64	497,637.15	784,155.47
Due to banks (not reserve banks)	14,831.14	107.49	16,245.51	1,852.52	16,019.75
Due to reserve banks					2,354.39
Demand certificates of deposit	24,121.11	24,641.54	14,723.28	16,815.71	19,085.34
Time certificates of deposit	94,284.97	95,535.95	85,837.99	96,367.71	98,029.41
Certified checks	1,500.00	3,100.00	1,600.00	529.02	365.83
Reserved for taxes	2,500.00	2,500.00	801.45	1,700.00	
Total	$ 949,467.02	$ 937,082.32	$ 993,829.87	$ 947,772.49	$ 1,190,960.13

Directors—E. W. Dinwiddie, R. A. Orr, C. D. Smith, D. T. Stone, Oscar L. Turner, Wm. Ternahan, Henry Tupper.

NO. 57.

GARFIELD COUNTY STATE BANK, GRAND VALLEY, GARFIELD COUNTY

J. B. Wallace, President; J. J. Connell, Vice-President; J. E. Sipprelle, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 36,829.11	$ 27,318.72	$ 26,386.55	$ 32,651.47	$ 40,083.21
Loans and discounts (secured by collateral)	34,848.05	26,169.75	27,887.60	29,977.69	31,289.62
Loans on real estate	8,000.00	11,200.00	11,200.00	11,200.00	11,200.00

GARFIELD COUNTY STATE BANK, GRAND VALLEY, GARFIELD COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured)	208.82	153.56	281.81	1,101.47	130.28
United States bonds	2,950.00	6,950.00	14,950.00	12,050.00	3,200.00
Other bonds and securities	402.15	2,522.82	3,636.21	6,271.03	6,224.03
Furniture and fixtures	1,915.00	1,915.00	1,915.00	1,800.00	1,800.00
Banking house	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
Other real estate	3,085.85	3,085.85	2,985.85	2,935.85	2,785.85
Cash items (not including checks on other banks)	.....	.....	27.40	.....	11.15
Due from reserve banks	14,898.19	13,984.81	16,102.92	22,163.23	20,370.94
Checks on other banks	200.00	.....	.....	.....	.....
Currency	1,758.00	2,852.00	3,239.00	1,991.00	2,313.00
Gold	1,745.00	1,740.00	1,785.00	1,795.00	1,835.00
Silver and fractional coin	740.56	543.41	672.12	605.81	815.05
Other resources	94.60	70.99	3,779.65	2,156.91	1,079.45
Total	$ 110,375.33	$ 101,206.91	$ 117,549.11	$ 129,399.46	$ 125,837.58
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	5,000.00	5,000.00
Undivided profits, net	187.87	62.51	931.46	590.08	730.66
Notes rediscounted	.....	.....	.....	8,050.00	.....
Dividends unpaid	.....	.....	.....	1,000.00	.....
Individual deposits	67,028.01	57,416.52	63,985.29	61,340.81	77,784.13
Due to reserve banks	.....	2,035.27	10,505.30	7,908.68	349.35
Demand certificates of deposit	2,565.75	2,565.75	2,525.00	2,775.10	3,212.03
Time certificates of deposit	27,593.70	27,126.86	27,602.06	17,729.79	13,745.79
Certified checks	1,000.00	.....	.....	5.00	15.62
Total	$ 110,375.33	$ 101,206.91	$ 117,549.11	$ 129,399.46	$ 125,837.58

Directors—J. J. Connell, J. E. Sipprelle, J. B. Wallace.

NO. 358.

THE NORTHERN BANK AND TRUST COMPANY, GREELEY, WELD COUNTY

(Certificate Authority Issued November 4, 1918)

N. D. Bartholomew, President; E. L. Carson, William D. Hall, Vice-Presidents; William R. Patterson, Cashier.

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	.....	.....	.....	.....	$ 50,000.00
Surplus fund	.....	.....	.....	.....	10,000.00

Directors—E. P. Woy, Carle H. Smith, E. R. Gooden, C. B. Tisdel, T. T. Wilson, N. D. Bartholomew, W. R. Patterson, W. D. Hall, E. L. Carson.

NO. 59.

WELD COUNTY SAVINGS BANK, GREELEY, WELD COUNTY

J. S. Gale, President; R. F. Graham, C. N. Jackson, Vice-Presidents; A. W. Ferguson, Cashier; E. L. Gorden, H. W. McGilp, Assistant Cashiers.

RESOURCES.	Dec 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 237,335.65	$ 255,231.69	$ 157,756.66	$ 190,200.27	$ 254,758.82
Loans and discounts (secured by collateral)	141,292.14	134,411.56	103,245.21	107,081.87	114,067.47
Loans on real estate	25,202.30	8,682.30	6,432.30	2,357.30	717.30
Overdrafts (secured and unsecured)	215.28	382.27	225.26	121.99	427.01
United States bonds	30,850.00	17,050.00	94,500.00	43,150.00	59,150.00
Bonds to secure postal savings	.....	.....	.....	10,000.00	.....
Other bonds and securities	154,311.98	143,908.12	215,545.52	191,440.31	92,777.46
Furniture and fixtures	1.00	1.00	1.00	1.00	1.00
Other real estate	.....	.....	.....	277.49	.....
Due from banks (not reserve banks)	18,662.79	4,861.46	527.51	.....	7,136.59
Cash items (not including checks on other banks)	4.81	.....	.....	.....	.....
Due from reserve banks	168,817.04	149,954.08	193,875.45	92,008.18	150,629.19
Checks on other banks	10,901.48	5,304.64	2,539.52	4,700.20	13,858.05
Currency	4,060.00	7,401.00	6,561.00	7,831.00	8,008.00
Gold	882.50	1,357.50	1,722.50	1,777.50	2,045.00
Silver and fractional coin	2,844.58	3,807.37	5,818.13	2,077.62	2,392.20
Other resources	105.00	30,020.00	20.00	17,540.00	100.00
Total	$ 795,486.55	$ 762,372.99	$ 788,770.06	$ 670,564.73	$ 706,068.09
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net	20,758.64	18,656.02	24,999.15	27,056.00	24,051.36
Savings accounts	286,710.79	258,468.29	261,529.72	272,388.85	231,444.76
Dividends unpaid	1,666.62	187.76	187.76	2,187.76	199.81
Individual deposits	368,573.83	344,430.73	363,684.13	240,092.21	322,712.72
Time certificates of deposit	36,934.70	55,516.46	55,207.39	45,423.71	37,045.37
Cashier's checks	841.97	4,943.07	3,095.12	3,456.22	7,380.90
Reserved for interest	3,000.00	2,000.00	3,000.00	.....	3,000.00
Reserved for taxes	2,000.00	3,000.00	2,000.00	.....	2,000.00
Other liabilities	.....	170.66	66.79	4,959.98	3,233.17
Total	$ 795,486.55	$ 762,372.99	$ 788,770.06	$ 670,564.73	$ 706,068.09

Directors—C. F. Bell, A. W. Ferguson, J. S. Gale, R. F. Graham, C. N. Jackson, Wm. Mayher, W. B. Starr.

NO. 154.

THE GROVER STATE BANK, GROVER, WELD COUNTY

Geo. S. Adams, President; C. L. Beatty, Vice-President; E. C. Abbey, Jr., Cashier; W. M. Douglas, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 29,704.98	$ 30,163.49	$ 42,111.48	$ 39,230 69	$ 34,312.82
Loans and discounts (secured by collateral)	41,913.78	37,038.17	29,913.53	22,366.65	15,294.02
Loans on real estate	3,950.00	1,950.00	1,950.00	1,750.00	1,950.00
Overdrafts (secured and unsecured)	3,127.62	55.76	307.83	329.26	51.04
United States bonds	1,000.00	2,521.51	1,147.88	1,247.88	7,357.11
Other bonds and securities	1,211.82	1,933.68	1,627.46	1,390.40	1,042.57
Furniture and fixtures	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	5,828.47	5,828.47	5,828.47	5,828.47	5,828.47
Cash items (not including checks on other banks)	.....	1.79	288.20	28.00	115.88
Due from reserve banks	17,368.74	17,025.17	5,197.63	16,551.23	41,789.08
Checks on other banks	.....	.....	10.00	.....	.....
Currency	2 381.00	2,018.00	5,335.00	3,417.00	1,645.00
Gold	207.50	200.00	100.00	95.00	787.50
Silver and fractional coin	671.71	572.17	606.47	857.51	643.79
Total	$ 111,365.62	$ 103,308.21	$ 98 423.95	$ 97,092.09	$ 114,817.28
LIABILITIES.					
Capital stock	$ 10 000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net	502.02	166.68	685.03	1,111.48	418.94
Dividends unpaid	1,000.00	.....	.....	.....	.....
Individual deposits	74 153.48	76,175.85	77,068.75	73,267.70	93,231.99
Demand certificates of deposit	3,500.00	3,500.00	3,500.00	3,500.00	3,600.00
Time certificates of deposit	14,028.76	8,367.61	2,236.12	3,497.26	3,856.28
Certified checks	.....	500.00	.....	300.00	.....
Cashier's checks	6,181.36	2 598.07	2,934.05	3,415.65	1,710.07
Total	$ 111,365.62	$ 103,308.21	$ 98 423.95	$ 97,092.09	$ 114,817.28

Directors—Geo. S. Adams, E. C. Abbey, Jr., C. L. Beatty, C. A. Black, H. B. Wilson.

NO. 207.

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON, GUNNISON COUNTY

C. W. Winslow, President; H. C. Bartlett, Vice-President; W. W. McKee, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 57,149.74	$ 56,126.05	$ 66,982.06	$ 72,420.03	$ 97,314.88
Loans and discounts (secured by collateral)	90,208.58	92,911.53	126,471.15	84,429.14	86,567.90
Loans on real estate	19,245.30	48,209.99	24,393.00	25,493.00	24,393.00

Overdrafts (secured and unsecured)	1,973.66	2,625.46	1,443.50	1,087.51	3,385.58
United States bonds	31,300.00	39,050.00	26,145.00	31,950.00	16,060.00
Other bonds and securities	9,614.81	9,893.43	7,388.01	8,716.10	13,223.88
Premium on bonds	7.26	7.26	.....	.....	.....
Furniture and fixtures	3,179.23	3,277.23	3,277.23	3,277.23	3,351.42
Due from banks (not reserve banks)	611.35	144.17	69.80	87.79	290.50
Cash items (not including checks on other banks)	1,458.73	2,910.54	1,641.85	1,771.60	186.52
Due from reserve banks	128 529.71	71,905.30	43,170.04	46,450.90	70,900.78
Checks on other banks	3,426.16	2,732.52	1,406.38	1,418.96	291.66
Currency	9,477.00	12,030.00	8,498.00	11,908.00	11,904.00
Gold	30.00	475.00	560.00	650.00	1,212.50
Silver and fractional coin	1,305.95	1,055.20	1,136.90	1,219.70	1,272.48
Other resources	20.00	1,015.89	281.93	1,118.50	629.10
Total	$ 357,537.48	$ 344,369.57	$ 312,864.85	$ 291,998.46	$ 330,984.20
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	10,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	10,764.76	574.53	1,596.33	1,730.93	973.55
Savings accounts	10,493.29	16,357.41	16,038.73	16,750.81	17,740.10
Individual deposits	196,989.61	193,557.97	139,871.77	136,558.64	163,621.12
Due to banks (not reserve banks)	8,992.54	5,926.36	8,335.57	4,948.88	7,733.16
Demand certificates of deposit	18,955.13	14,383.01	35,950.50	27,371.24	24,845.84
Time certificates of deposit	51,342.15	48,570.29	45,445.85	39,637.96	51,070.43
Certified checks	.....	.....	628.10	.....	.....
Total	$ 557,537.48	$ 344,369.57	$ 312,864.85	$ 291,998.46	$ 330,984.20

Directors—H. C. Bartlett; T. W. Gray, A. E. Hyzer, W. W. McKee, C. W. Winslow.

NO. 213.

BANK OF GYPSUM, GYPSUM, EAGLE COUNTY

Hubert E. Chatfield, President; Sam Oleson, Vice-President, J. P. Oleson, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 18,278.65	$ 21,778.25	$ 19,078.25	$ 20,000.00	$ 16,140.20
Loans and discounts (secured by collateral)	37,768.60	43,769.00	43,769.00	39,968.60	34,828.40
Loans on real estate	30,650.00	22,450.00	22,450.00	22,150.00	19,950.00
Bonds to secure postal savings	500.00	500.00	500.00	500.00	500.00
Other bonds and securities	2,278.35	7,839.60	5,081.43	5,511.25	14,211.25
Cash items (not including checks on other banks)	.....	.....	.....	.....	80.50
Due from reserve banks	33,323.99	17,422.60	12,353.10	8,267.62	38,003.92
Checks on other banks	1,022.74	785.43	383.30	966.39	1,541.36
Currency	4,852.00	5,942.00	6,820.00	5,675.00	4,960.00

BANK OF GYPSUM, GYPSUM, EAGLE COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Gold	5.00	57.50	57.50	42.50	82.50
Silver and fractional coin	710.69	951.33	446.22	1,369.94	952.63
Total	$ 129,390.02	$ 121,495.71	$ 110,938.80	$ 104,451.30	$ 131,250.76
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	4,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	3,000.00	198.55	20.10	529.19	344.85
Individual deposits	97,390.02	88,863.66	77,803.40	72,021.67	100,905.91
Due to banks (not reserve banks)	.....	2,433.50	3,115.30	1,900.44	.....
Total	$ 129,390.02	$ 121,495.71	$ 110,938.80	$ 104,451.30	$ 131,250.76

Directors—Hubert E. Chatfield, Andrew Oleson, J. P. Oleson, Sam Oleson, W. T. Staup.

NO. 76.

THE HARTMAN STATE BANK, HARTMAN, PROWERS COUNTY

Geo. W. Sherman, President; C. E. Zink, Vice-President; J. L. Zink, Cashier; Glona Barnes, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 19,897.11	$ 16,579.36	$ 19,899.82	$ 21,845.82	$ 20,717.93
Loans and discounts (secured by collateral)	36,693.30	50,858.26	41,641.22	27,214.07	35,655.15
Loans on real estate	2,183.00	2,183.00	2,183.00	800.00	700.00
Overdrafts (secured and unsecured)	621.30	816.35	425.70	320.09	566.74
United States bonds	.....	300.00	.....	100.00	.....
Other bonds and securities	2,474.08	7,115.85	2,524.39	3,299.45	4,886.68
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,100.00	1,191.42
Banking house	1,100.00	1,100.00	1,100.00	1,100.00	1,135.09
Other real estate	2,575.88	2,575.88	2,575.88	2,575.88	575.88
Due from banks (not reserve banks)	2,243.52	2.52	175.52	1,722.35	572.03
Cash items (not including checks on other banks)	50.65	21.94	45.63	147.67	538.71
Due from reserve banks	19,271.92	12,177.20	12,411.91	16,493.87	7,903.77
Checks on other banks	207.48	.....	100.90	.....	.....
Currency	974.00	1,252.00	2,905.00	1,674.00	2,459.00
Gold	.....	.....	5.00	20.00	.....
Silver and fractional coin	1,420.86	1,111.18	712.42	949.90	1,182.49
Other resources	4,658.84	.....	2,000.00	.....	.....
Total	$ 95,571.94	$ 97,293.54	$ 89,906.39	$ 79,363.10	$ 78,084.89
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	3,000.00	3,100.00	3,100.00	3,200.00	3,200.00

Undivided profits, net	1,408.51	493.23	803.60	47.98	597.05
Dividends unpaid	.....	.....	.....	700.00	.....
Individual deposits	72,672.63	66,924.71	57,092.05	47,039.94	45,055.74
Time certificates of deposit	5,507.57	12,524.69	13,551.00	14,654.36	14,215.37
Cashier's checks	2,883.23	3,950.91	5,059.74	3,720.82	5,016.73
Reserved for taxes	100.00	300.00	.....	.....	.....
Other liabilities	.....	.....	300.00	.....	.....
Total	$ 95,571.94	$ 97,293.54	$ 89,906.39	$ 79,363.10	$ 78,084.89

Directors—Mrs. Etta Brown, C. O. Pattison, Geo. W. Sherman, C. E. Zink, J. L. Zink.

NO. 351.

THE HASTY STATE BANK, HASTY, BENT COUNTY

W. A. Hasty, President; R. R. Richards, Vice-President; M. M. Simpson, Vice-President; C. W. Steeves, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	.....	.....	.....	$ 5,240.10
Loans and discounts (secured by collateral)	.....	.....	.....	.....	3,721.92
Furniture and fixtures	.....	.....	.....	.....	2,066.39
Cash items (not including checks on other banks)	.....	.....	.....	.....	78.92
Due from reserve banks	.....	.....	.....	.....	11,133.14
Currency	.....	.....	.....	.....	1,192.00
Silver and fractional coin	.....	.....	.....	.....	1,140.91
Total	.....	.....	.....	.....	$ 24,573.38
LIABILITIES.					
Capital stock	.....	.....	.....	.....	$ 10,000.00
Undivided profits, net	.....	.....	.....	.....	424.60
Individual deposits	.....	.....	.....	.....	12,143.16
Time certificates of deposit	.....	.....	.....	.....	1,659.88
Cashier's checks	.....	.....	.....	.....	345.74
Total	.....	.....	.....	.....	$ 24,573.38

Directors—W. A. Hasty, E. McChesney, R. R. Richards, M. M. Simpson, C. W. Steeves.

No. 158.

COLORADO STATE BANK, HASWELL, KIOWA COUNTY

Boon Best, President; D. L. Beer, Vice-President; F. P. January, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 74,651.45	$ 90,033.87	$ 91,657.68	$ 81,313.35	$ 87,935.97
Loans and discounts (secured by collateral)	45,223.21	42,934.05	42,088.23	46,482.60	43,688.21
Loans on real estate	9,546.33	9,659.78	9,740.78	9,740.78	10,272.89

COLORADO STATE BANK, HASWELL, KIOWA COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured)	184.01	776.48	579.88	343.39	694.72
United States bonds	1,000.00	1,000.00	1,100.00	2,250.00	3,450.00
Other bonds and securities	8,048.64	6,521.30	7,317.38	6,948.32	2,026.26
Premium on bonds	75.00	75.00	75.00	50.00	50.00
Furniture and fixtures	650.00	650.00	650.00	1,262.50	1,262.50
Banking house	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Other real estate	2,908.50	2,883.50	2,808.50	2,777.00	2,608.50
Due from reserve banks	32,914.15	15,873.74	27,034.11	14,865.62	52,349.69
Checks on other banks	76.17	42.35	35.00	263.70	99.75
Currency	4,446.00	2,835.00	4,371.00	3,269.00	3,332.00
Gold	1,095.00	1,280.00	1,285.00	1,345.00	1,345.00
Silver and fractional coin	988.34	1,034.32	1,404.24	1,512.32	1,523.32
Total	$ 183,056.80	$ 176,849.39	$ 191,396.80	$ 173,673.58	$ 211,888.81
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	1,384.05	467.86	1,964.58	2,663.38	1,818.43
Bills payable	.....	10,000.00	11,900.00	4,400.00	15,000.00
Individual deposits	117,684.33	101,085.89	108,623.72	97,796.07	135.498.35
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	32,765.92	33,340.22	38,020.50	38,739.13	29,372.03
Cashier's checks	1,222.50	1,955.42	888.00	75.00	200.00
Total	$ 183,056.80	$ 176,849.39	$ 191,396.80	$ 173,673.58	$ 211,888.81

Directors—Boon Best, D. L. Beer, Chas. W. Clark, F. P. January, Raymond Miller.

No. 157.

FARMERS STATE BANK OF HAXTUN, HAXTUN, PHILLIPS COUNTY

D. W. Scott, President; J. A. Swedlund, Vice-President; Emil Larson, Cashier; R. H. Groff, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 191,931.21	$ 216,279.87	$ 239,672.84	$ 314,552.11	$ 187,768.77
Loans and discounts (secured by collateral)	134,055.28	133,569.57	153,968.37	104,526.58	90,783.66
Loans on real estate	4,150.00	5,500.00	8,900.00	4,300.04	3,000.00
Overdrafts (secured and unsecured)	410.44	1,321.45	5,073.34	1,748.22	3,517.12
United States bonds	.....	.....	5,000.00	5,000.00	5,900.00
Other bonds and securities	2,293.77	7,322.84	2,677.34	1,994.16	2,943.05

Furniture and fixtures	4,259.20	4,046.25	4,812.95	4,932.70	5,135.75
Banking house	10,187.00	10,523.00	11,387.77	13,319.75	14,702.86
Due from reserve banks	169,419.36	198,709.11	94,860.73	36,875.93	43,857.46
Checks on other banks	2,196.00	2,095.19	768.13	553.03	1,373.17
Currency	12,540.00	9,591.00	16,444.00	8,432.00	5,145.00
Gold	2,537.50	2,462.50	2,492.50	2,502.50	2,530.00
Silver and fractional coin	1,311.05	1,110.19	1,069.64	1,168.95	2,135.61
Other resources	.....	.....	.....	62.59	.....
Total	$ 535,290.81	$ 592,530.97	$ 547,127.61	$ 499,968.56	$ 370,539.39
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	8,000.00	9,000.00	9,000.00	9,000.00	20,000.00
Undivided profits, net	13,851.77	4,198.30	10,103.88	16,227.74	6,846.30
Bills payable	.....	.....	.....	.....	10,000.00
Notes rediscounted	.....	.....	.....	41,350.40	26,160.85
Individual deposits	345,758.86	390,299.44	354,330.90	250,934.44	170,775.16
Demand certificates of deposit	283.77	237.45	1,527.79	20,979.53	5,193.02
Time certificates of deposit	129,079.35	148,097.22	136,973.13	133,672.42	98,926.05
Cashier's checks	13,317.06	9,399.95	3,893.30	2,804.03	5,638.01
Reserved for taxes	.....	6,298.61	6,298.61	.....	2,000.00
Total	$ 535,290.81	$ 592,530.97	$ 547,127.61	$ 499,968.56	$ 370,539.39

Directors—M. Anderson, D. D. Finch, Edwin Finch, E. E. Intermill, Emil Larson, W. H. Perry, D. W. Scott, J. A. Swedlund, W. A. Trowbridge.

No. 60.

YAMPA VALLEY BANK, HAYDEN, ROUTT COUNTY

Alva Jones, President; G. W. Harris, Vice-President; M. M. Burch, Cashier; Mrs. O. H. Waterhouse, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 76,769.09	$ 72,323.00	$ 82,152.80	$ 91,680.23	$ 95,685.42
Loans and discounts (secured by collateral)	58,051.09	69,155.78	73,454.88	68,967.80	62,893.59
Loans on real estate	29,100.00	30,600.00	30,600.00	23,800.00	24,600.00
Overdrafts (secured and unsecured)	195.56	582.99	525.22	386.31	1,559.94
United States bonds	3,750.00	2,600.00	1,700.00	1,650.00	1,850.00
Other bonds and securities	3,782.03	4,468.25	335.00	.....	4,825.24
Furniture and fixtures	2,237.50	2,237.50	2,237.50	2,237.50	2,237.50
Banking house	2,925.00	2,920.00	2,905.00	2,900.00	2,875.00
Other real estate	850.00	.....	.....	.....	.....
Due from banks (not reserve banks)	71.40	.....	1,365.60	1,384.60	1,838.06
Cash items (not including checks on other banks)	2,421.58	219.68	545.60	880.70	577.67
Due from reserve banks	48,215.94	18,624.36	18,755.48	9,329.68	18,344.84
Checks on other banks	1,256.38	10,368.27	4,789.11	9,224.40	2,083.47
Currency	4,475.00	2,179.00	5,633.00	2,232.00	4,316.00

YAMPA VALLEY BANK, HAYDEN, ROUTT COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Gold	2,020.00	2,165.00	2,365.00	2,365.00	2,400.00
Silver and fractional coin	935.65	1,067.99	1,160.97	1,076.56	1,555.91
Total	$ 237,056.22	$ 219,511.82	$ 228,525.16	$ 218,114.78	$ 227,642.64
LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	1,000.00	4,000.00	4,000.00	4,000.00	5,500.00
Undivided profits, net	5,015.29	753.14	1,552.76	3,691.57	2,618.12
Bills payable	.....	.....	25,900.00	15,000.00	18,500.00
Notes rediscounted	.....	11,500.00	.....	16,400.00	17,500.00
Individual deposits	129,702.09	121,728.34	125,990.55	111,143.30	114,755.06
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	61,636.60	45,360.34	34,814.65	30,035.37	30,333.81
Cashier's checks	4,702.24	1,170.00	1,267.20	2,844.54	3,435.65
Total	$ 237,056.22	$ 219,511.82	$ 228,525.16	$ 218,114.78	$ 227,642.64

Directors—S. A. Adair. M. M. Burch, George A. Cook, Thomas Dunstan, Alva Jones, D. L. Sellers, B. T. Shelton.

No. 62.

FIRST STATE BANK OF HILLROSE, HILLROSE, MORGAN COUNTY

E. A. Wiggenhorn, Jr., President; V. R. Towne, Vice-President; R. A. Towne, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 27,356.03	$ 30,164.12	$ 34,153.74	$ 27,080.78	$ 33,910.64
Loans and discounts (secured by collateral)	38,763.87	40,030.86	17,567.00	29,565.40	36,953.13
Loans on real estate	600.00	3,000.00	2,750.00	2,750.00	.....
Overdrafts (secured and unsecured)	140.09	627.43	356.28	599.78	700.51
United States bonds	1,000.00	.....	9,375.00	6,110.00	3,540.00
Other bonds and securities	1,555.02	1,866.82	1,168.32	1,240.35	419.34
Furniture and fixtures	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Banking house	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Due from banks (not reserve banks)	18,263.11	1,100.94	3,000.94	59.03	507.98
Due from reserve banks	10,857.37	13,854.91	7,177.87	8,045.90	5,113.37
Currency	2,416.00	2,455.00	2,380.00	1,869.00	1,047.00
Gold	125.00	112.50	165.00	130.00	135.00
Silver and fractional coin	1,206.36	1,281.34	1,760.38	1,274.75	1,364.64
Total	$ 105,382.85	$ 97,593.92	$ 82,954.53	$ 81,824.99	$ 86,791.61
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00

Undivided profits, net	1,728.21	608.53	1,053.69	1,797.95	2,442.98
Bills payable	.....	.....	.....	.....	10,000.00
Individual deposits	72,655.02	65,954.93	50,607.32	43,608.32	43,209.43
Time certificates of deposit	7,999.62	8,030.46	8,293.52	13,418.72	8,139.20
Total	$ 105,382.85	$ 97,593.92	$ 82,954.53	$ 81,824.99	$ 86,791.61

Directors—A. Petteys, R. A. Towne, V. R. Towne, E. A. Wiggenhorn, Jr.

No. 63.

HOLLY STATE BANK, HOLLY, PROWERS COUNTY

G. W. Stevens, President; J. A. Pierce, Vice-President; E. D. Shirley, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 49,331.33	$ 46,562.94	$ 45,131.89	$ 48,223.14	$ 58,470.63
Loans and discounts (secured by collateral)	45,622.70	51,096.00	58,316.03	64,789.70	62,375.29
Loans on real estate	10,757.00	10,700.00	10,360.00	10,203.00	9,762.50
Overdrafts (secured and unsecured)	.....	.....	24.22	.....	.....
United States bonds	11,900.00	8,350.00	20,700.00	15,900.00	17,825.00
Other bonds and securities	75.00	196.96	347.73	416.54	1,205.97
Furniture and fixtures	2,494.13	2,494.13	2,494.13	2,451.64	3,795.07
Banking house	7,732.55	7,731.65	7,687.83	7,673.41	7,628.41
Due from banks (not reserve banks)	15,060.00	11,615.15	6,304.07	4,420.85	7,859.92
Cash items (not including checks on other banks)	.....	.....	.....	194.88	100.00
Due from reserve banks	28,427.65	30,486.36	60,675.80	35,739.37	30,177.13
Checks on other banks	702.80	249.38	136.06	260.15	269.98
Currency	1,913.00	6,653.00	2,501.00	3,568.00	2,355.00
Gold	1,820.00	1,945.00	2,075.00	2,275.00	2,217.50
Silver and fractional coin	772.61	883.26	1,332.27	1,182.15	1,320.64
Other resources	94.17	98.67	98.67	26.67	125.32
Total	$ 176,702.94	$ 179,062.50	$ 218,184.70	$ 197,324.50	$ 205,488.36
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	2,500.00	3,000.00	3,000.00	3,000.00	5,000.00
Undivided profits, net	4,865.06	3,511.85	4,339.52	4,883.64	1,194.59
Bills payable	.....	.....	.....	14,000.00	13,000.00
Individual deposits	115,853.09	112,736.04	139,000.41	104,936.82	128,118.45
Time certificates of deposit	23,363.69	27,357.31	35,832.42	32,672.54	27,819.02
Certified checks	121.10	.....	.....	.....	150.00
Cashier's checks	.....	2,457.30	6,012.35	7,531.50	206.30
Other liabilities	.....	.....	.....	300.00	.....
Total	$ 176,702.94	$ 179,062.50	$ 218,184.70	$ 197,324.50	$ 205,488.36

Directors—John Duncan, W. S. Partridge, J. A. Pierce, H. S. Rollins, G. W. Stevens.

No. 65.

PHILLIPS COUNTY STATE BANK, HOLYOKE, PHILLIPS COUNTY

J. H. Painter, President; Geo. A. Henderson, R. L. Johnson, Vice-Presidents; W. S. Johnson, Cashier; Louella Paul, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 253,599.87	$ 225,623.76	$ 243,523.05	$ 273,241.75	$ 298,049.90
Loans and discounts (secured by collateral)	96,548.00	104,463.69	110,783.92	152,664.88	142,440.28
Loans on real estate	16,619.78	9,785.00	10,885.00	6,900.00	4,020.00
Overdrafts (secured and unsecured)	1,324.32	820.98	927.50	478.52	898.58
United States bonds	.....	.....	21,550.00	6,550.00	6,750.00
Other bonds and securities	430.80	505.20	.....	.....	198.90
Furniture and fixtures	2,963.75	2,963.75	4,692.87	4,692.87	4,692.87
Banking house	11,000.00	11,000.00	11,000.00	11,000.00	11,000.00
Due from banks (not reserve banks)	1,645.12	1,696.00	9,392.56	1,608.56	91.64
Cash items (not including checks on other banks)	14.20	.....	4,930.00	180.00	.....
Due from reserve banks	32,903.75	239,044.77	148,744.98	72,163.41	19,681.81
Checks on other banks	4,781.39	12,362.22	22,934.74	5,139.70	4,096.30
Currency	8,267.00	13,896.00	14,343.00	14,750.00	21,469.00
Gold	4,625.00	2,990.00	3,015.00	3,045.00	3,060.00
Silver and fractional coin	2,217.10	1,376.23	2,501.32	2,384.23	2,476.57
Other resources	.....	.....	135.65	30,971.03	944.55
Total	$ 436,940.08	$ 626,527.60	$ 609,359.59	$ 585,769.95	$ 519,870.40
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	12,500.00	22,000.00	22,000.00	22,000.00	22,000.00
Undivided profits, net	14,269.46	5,999.43	5,634.31	10,390.09	11,171.51
Bills payable	.....	.....	.....	.....	19,000.00
Individual deposits	235,807.60	385,726.72	354,276.35	283,037.40	221,759.20
Due to banks (not reserve banks)	1,148.67	.....	.....	.....	1,006.03
Demand certificates of deposit	5,347.25	5,347.25	5,347.25	5,347.25	5,347.25
Time certificates of deposit	138,528.84	134,477.06	178,061.70	216,340.73	184,173.94
Certified checks	10.00	10.00	18.00	78.20	.....
Cashier's checks	4,328.26	47,967.14	14,021.98	22,953.29	29,789.48
Reserved for taxes	.....	.....	5.000.00	622.99	622.99
Total	$ 436,940.08	$ 626,527.60	$ 609,359.59	$ 585,769.95	$ 519,870.40

Directors—S. D. Goddard, H. C. Hargreaves, Geo. A. Henderson, R. L. Johnson, J. H. Painter, J. G. Richardson, A. Scheunemann.

No. 246.

THE HOOPER STATE BANK, HOOPER, COSTILLA COUNTY

N. E. Morgan, President; E. J. Culp, Vice-President; D. E. McIntosh, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 32,856.73	$ 32,503.80	$ 34,800.84	$ 34,237.79	$ 33,290.85
Loans and discounts (secured by collateral)	32,143.21	33,044.75	33,635.31	27,389.48	27,210.35
Overdrafts (secured and unsecured)	44.02	897.72	9.41	29.28	255.56
United States bonds	1,200.00	1,250.00	3,882.50	2,672.00	3,935.00
Other bonds and securities	1,326.93	4,506.90	3,440.15	2,829.04	6,511.13
Furniture and fixtures	1,207.96	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	1,682.75	1,500.00	1,725.00	1,867.60	1,860.00
Due from reserve banks	11,284.03	37,284.40	16,245.42	12,528.38	20,396.10
Currency	3,403.00	3,186.00	3,111.00	2,697.00	3,451.00
Gold	437.50	437.50	227.50	217.50	225.00
Silver and fractional coin	287.22	136.26	191.75	269.80	327.53
Other resources	25.44	26.36	12.26	25.58	45.92
Total	$ 85,898.79	$ 115,773.69	$ 98,281.14	$ 85,763 45	$ 98,508.44
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	240.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net	3,250.51	446.23	1,036.81	1,652.27	2,309.56
Notes rediscounted	.....	.....	6,000.00	4,000.00	2,955.00
Trust funds	.....	.....	.....	210.00	.....
Individual deposits	53,738.13	81,227.73	57,478.48	49,111.61	62,646.16
Time certificates of deposit	18,295.15	21,379.10	21,765.85	18,789.57	18,597.72
Cashier's checks	375.00	720.63	.....	.....	.....
Total	$ 85,898.79	$ 115,773.69	$ 98,281.14	$ 85,763.45	$ 98,508.44

Directors—E. J. Culp, D. E. McIntosh, N. E. Morgan, V. H. Rankin, W. D. Sisemore.

No. 66.

THE BANK OF NORTH FORK, HOTCHKISS, DELTA COUNTY

Sam B. Hartman, President; ....., Vice-President; George H. Duke, Cashier; Jean Duke, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 19,776.44	$ 17,262.66	$ 15,692.39	$ 15,595.98	$ 14,703.57
Loans and discounts (secured by collateral)	17,493.12	16,564.43	11,453.13	11,773.17	9,648.01
Loans on real estate	5,137.29	6,137.29	5,137.29	5,116.29	4,957.95
Overdrafts (secured and unsecured)	645.20	574.67	222.84	273.96	633.53
United States bonds	.....	.....	500.00	500.00	500.00

THE BANK OF NORTH FORK, HOTCHKISS, DELTA COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Other bonds and securities	82.70	545.95	246.40	784.10	885.52
Furniture and fixtures	1,077.63	1,077.63	1,077.63	1,077.63	1,077.63
Banking house	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Other real estate	8,099.70	8,099.70	5,925.00	5,925.00	5,925.00
Due from banks (not reserve banks)	2,084.96	.....	.....	1,409.52	8,646.10
Cash items (not including checks on other banks)	.....	.....	65.61	.....	.....
Due from reserve banks	8,234.81	10,988.38	12,916.03	5,891.70	15,014.41
Checks on other banks	974.70	8.00	482.06	582.66	538.66
Currency	4,587.00	2,032.00	4,534.00	4,667.00	4,469.00
Gold	685.00	765.00	970.00	795.00	590.00
Silver and fractional coin	1,830.58	2,251.59	1,271.38	1,504.05	966.05
Expense account	2,025.07	16.50	.....	.....	.....
Other resources	.....	50.00	102.69	.....	.96
Total	$ 76,234.20	$ 69,873.80	$ 64,096.45	$ 59,396.06	$ 72,056.39
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,682.75	1,656.50	.....	.....	.....
Undivided profits, net	658.26	120.63	.....	69.12	.....
Savings accounts	2,397.65	2,403.64	2,427.80	2,415.56	2,411.75
Individual deposits	54,889.13	47,864.30	44,562.39	40,281.83	53,190.07
Due to banks (not reserve banks)	.....	51.00	51.71	.....	.....
Time certificates of deposit	6,606.41	7,569.91	6,629.55	6,629.55	6,336.18
Cashier's checks	.....	207.82	425.00	.....	118.39
Total	$ 76,234.20	$ 69,873.80	$ 64,096.45	$ 59,396.06	$ 72,056.39

Owners—Sam B. Hartman, E. M. Duke, George H. Duke.

No. 179.

FIRST STATE BANK OF SULPHUR SPRINGS, HOT SULPHUR SPRINGS, GRAND COUNTY

Edmund Becker, President; L. W. Kennedy, Vice-President; L. H. Harrison, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 23,105.82	$ 26,852.10	$ 30,611.27	$ 36,693.95	$ 28,805.40
Loans and discounts (secured by collateral)	37,625.39	33,887.64	41,529.85	42,037.12	45,865.95
Loans on real estate	13,172.17	9,771.43	11,636.43	12,638.75	10,888.75
Overdrafts (secured and unsecured)	654.03	710.84	888.90	337.46	715.39
United States bonds	2,200.00	100.00	900.00	5,553.50	16,000.00
Other bonds and securities	5,714.33	8,891.40	5,826.61	6,649.10	7,968.93
Furniture and fixtures	1,000.00	900.00	900.00	900.00	900.00
Banking house	3,800.00	3,800.00	3,800.00	3,300.00	3,300.00

Due from banks (not reserve banks)	2,169.26	.....	2,259.90	1,077.25	9,239.76
Cash items (not including checks on other banks)	1,121.05	2,039.11	.....	.....	351.50
Due from reserve banks	43,002.57	45,267.98	20,727.93	24,316.16	39,463.62
Checks on other banks	.....	.....	220.94	126.04	2,007.10
Currency	5,381.00	3,117.00	4,261.00	4,815.00	2,796.00
Gold	432.50	487.50	25.00	12.50	32.50
Silver and fractional coin	203.58	648.72	332.18	572.94	476.88
Other resources	709.21	.....	.....	.....	495.00
Total	$ 140,290.91	$ 136,473.72	$ 123,920.01	$ 139,029.77	$ 169,306.78
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	2,431.71	1,143.59	1,816.84	899.02	956.93
Bills payable	.....	.....	.....	15,000.00	.....
Dividends unpaid	.....	.....	.....	1,000.00	.....
Individual deposits	89,436.90	85,827.17	75,679.72	74,581.14	122,127.55
Due to banks (not reserve banks)	.....	75.02	.....	781.48	.....
Demand certificates of deposit	13,000.00	13,000.00	13,000.00	13,000.00	13,000.00
Time certificates of deposit	20,287.30	21,382.94	18,408.45	18,558.92	18,123.62
Reserved for taxes	135.00	.....	.....	.....	.....
Other liabilities	.....	45.00	15.00	209.21	98.68
Total	$ 140,290.91	$ 136,473.72	$ 123,920.01	$ 139,029.77	$ 169,306.78

Directors—Edmund Becker, L. R. Harrison, W. H. Harrison, L. W. Kennedy, P. J. Martin.

No. 162.

THE HUDSON STATE BANK, HUDSON, WELD COUNTY

B. E. Timbers, President; J. B. Cuykendall, Vice-President; H. F. Timbers, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 14,759.70	$ 17,889.14	$ 16,203.47	$ 28,516.63	$ 27,934.21
Loans and discounts (secured by collateral)	63,658.33	54,440.56	57,474.62	49,790.77	81,035.38
Overdrafts (secured and unsecured)	214.62	411.33	262.01	508.83	165.65
United States bonds	450.00	2,450.00	.....	1,063.88	1,796.83
Other bonds and securities	.....	.....	1,168.79	.....	.....
Furniture and fixtures	1,050.00	1,050.00	1,050.00	1,050.00	1,050.00
Banking house	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Cash items (not including checks on other banks)	2.50	100.00	353.00	8.00	25.00
Due from reserve banks	17,058.17	4,900.09	13,461.41	15,275.55	14,390.70
Checks on other banks	1,345.61	.....	12.80	.....	1,207.28
Currency	1,590.00	1,916.00	1,315.00	740.00	2,603.00
Gold	1,000.00	1,320.00	1,445.00	1,332.50	1,430.00
Silver and fractional coin	657.96	845.36	809.99	652.09	1,325.29
Total	$ 103,036.89	$ 86,572.48	$ 94,806.09	$ 100,188.25	$ 134,213.34

THE HUDSON STATE BANK, HUDSON, WELD COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 10,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	2,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Undivided profits, net	2,568.42	539.38	1,076.44	1,473.61	1,415.21
Individual deposits	79,215.96	54,210.75	60,170.83	57,969.27	91,780.85
Demand certificates of deposit	1,615.00	1,735.00	1,500.00	1,541.00	1,541.00
Time certificates of deposit	6,960.06	8,598.46	10,594.77	17,874.52	18,461.03
Certified checks	.....	24.84	.....	.....	.....
Reserved for interest	677.45	464.05	.....	329.85	.....
Reserved for taxes	.....	.....	464.05	.....	15.25
Total	$ 103,036.89	$ 86,572.48	$ 94,806.09	$ 100,188.25	$ 134,213.34

Directors—J. B. Cuykendall, Hugh Matthews, B. E. Timbers, Geo. Timbers, Lillian M. Timbers.

NO. 342.

BANK OF IDAHO SPRINGS, IDAHO SPRINGS, CLEAR CREEK COUNTY

D. J. Donnelly, President; John A. Wilkins, Vice-President; C. I. Spessard, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	$ 14,498.25	$ 21,499.40	$ 23,185.90	$ 23,682.50
Loans and discounts (secured by collateral)	.....	21,377.50	13,630.00	11,779.00	34,994.31
Loans on real estate	.....	4,022.35	10,285.55	10,205.55	8,260.55
Overdrafts (secured and unsecured)	.....	.....	.....	30.94	.....
United States bonds	.....	.....	5,132.50	5,162.50	.....
Other bonds and securities	.....	24,130.70	22,593.31	22,442.68	20,542.83
Premium on bonds	.....	67.50	.....	.....	.....
Furniture and fixtures	.....	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	.....	10,000.00	10 000.00	10,000.00	10,000.00
Other real estate	.....	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)	.....	.....	10.00	15.00	.....
Due from reserve banks	.....	21,882.66	9,848.23	16,287.39	10,244.55
Checks on other banks	.....	59.70	1,213.13	233.87	422.50
Currency	.....	2,302.00	3,251.00	4,376.00	3,734.00
Gold	.....	875.00	1,040.00	1,070.00	1,207.50
Silver and fractional coin	.....	255.66	327.59	321.95	272.08
Other resources	.....	.....	.....	.....	960.12
Total	.....	$ 104,471.32	$ 103,830.71	$ 110,110.78	$ 119,320.94
LIABILITIES.					
Capital stock	.....	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	.....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	.....	792.40	605.07	1,128.38	1,987.35
Savings accounts	.....	23,812.71	24,170.47	28,955.79	35,704.17

Individual deposits	.....	28,476.70	27,979.81	30,476.63	34,273.61
Demand certificates of deposit	.....	2,280.91	2,617.91	1,002.91	5,690.06
Time certificates of deposit	.....	19,108.60	18,373.60	18,443.77	11,113.10
Cashier's checks	.....	.....	83.85	103.30	552.65
Total	.....	$ 104,471.32	$ 103,830.71	$ 110,110.78	$ 119,320.94

Directors—John Atcheson, Jr., D. J. Donnelly, O. N. Marihugh, W. F. Nichols, C. I. Spessard, O. H. Walde, John A. Wilkins.

NO. 67.

THE CLEAR CREEK AND GILPIN TRUST COMPANY, IDAHO SPRINGS, CLEAR CREEK COUNTY

(Discontinued Business February 28, 1918)

D. J. Donnelly, President; John A. Wilkins, John Atcheson, Jr., Vice-Presidents; C. I. Spessard, Secretary; D. J. Donnelly, Treasurer.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 17,225.70	.....	.....	.....	.....
Loans and discounts (secured by collateral)	21,303.57	.....	.....	.....	.....
Loans on real estate	12,567.05	.....	.....	.....	.....
Other bonds and securities	24,370.99	.....	.....	.....	.....
Premium on bonds	67.50	.....	.....	.....	.....
Furniture and fixtures	3,400.00	.....	.....	.....	.....
Banking house	14,500.00	.....	.....	.....	.....
Other real estate	8,074.00	.....	.....	.....	.....
Due from reserve banks	12,122.45	.....	.....	.....	.....
Checks on other banks	329.61	.....	.....	.....	.....
Currency	1,522.00	.....	.....	.....	.....
Gold	590.00	.....	.....	.....	.....
Silver and fractional coin	231.29	.....	.....	.....	.....
Total	$ 116,304.16	.....	.....	.....	.....
LIABILITIES.					
Capital stock	$ 50,000.00	.....	.....	.....	.....
Surplus fund	1,000.00	.....	.....	.....	.....
Undivided profits, net	2,220.54	.....	.....	.....	.....
Postal savings accounts	25,691.36	.....	.....	.....	.....
Individual deposits	17,684.98	.....	.....	.....	.....
Demand certificates of deposit	1,785.91	.....	.....	.....	.....
Time certificates of deposit	17,678.38	.....	.....	.....	.....
Cashier's checks	242.99	.....	.....	.....	.....
Total	$ 116,304.16	.....	.....	.....	.....

Directors—D. J. Donnelly, John A. Wilkins, John Atcheson, Jr., C. I. Spessard, Earl B. Dingle, O. H. Walde, George A. Yingling, H. F. Swanson, W. F. Nichols.

NO. 315.

FIRST STATE BANK OF IDALIA, IDALIA, YUMA COUNTY

Chas. A. Puderbaugh, President; Thos. H. Fox, Vice-President; W. H. Justice, Cashier; M. Finch, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 26,975.29	$ 39,581.87	$ 42,543.32	$ 38,006.49	$ 36,296.19
Loans and discounts (secured by collateral)	27,208.80	25,745.45	26,794.53	24,210.93	25,578.13
Loans on real estate	3,150.00	2,500.00	500.00	2,676.75	1,925.00
Overdrafts (secured and unsecured)	155.35	123.00	501.84	770.84	359.39
United States bonds	.....	.....	1,050.00	.....	600.00
Other bonds and securities	.....	.....	.....	1,050.00	40.94
Furniture and fixtures	1,683.21	1,744.41	824.81	1,936.16	3,377.84
Banking house	.....	.....	1,000.00	.....	.....
Due from banks (not reserve banks)	3,214.33	2,286.74	2,400.35	650.51	948.60
Cash items (not including checks on other banks)	141.75	110.20	.....	.....	.....
Due from reserve banks	20,803.54	33,373.07	5,837.41	15,740.04	3,399.42
Checks on other banks	190.10	252.45	66.30	265.30	310.00
Currency	2,791.00	3,582.00	3,172.00	5,002.00	3,192.00
Gold	125.00	120.00	145.00	135.00	135.00
Silver and fractional coin	203.87	395.55	172.27	358.42	818.11
Total	$ 86,642.24	$ 109,814.74	$ 85,007.83	$ 90,802.44	$ 76,980.62
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,100.00	1,100.00	1,100.00	1,500.00
Undivided profits, net	1,501.17	899.97	837.47	1,637.59	1,050.99
Bills payable	.....	.....	.....	10,000.00	8,500.00
Individual deposits	62,239.57	79 670.77	55,658.53	44,963.30	42,136.87
Demand certificates of deposit	.....	3,918.00	61.33	4,693.05	61.33
Time certificates of deposit	11,901.50	14,226.00	17,350.50	18,408.50	13,731.43
Total	$ 86,642.24	$ 109,814.74	$ 85,007.83	$ 90,802.44	$ 76,980.62

Directors—Henry Armknecht, Thos. H. Fox, W. H. Justice, Chas. A. Puderbaugh, John D. Richards.

NO. 198.

IGNACIO STATE BANK, IGNACIO, LA PLATA COUNTY

Rex M. Shultz, President; Emmet Wirt, Vice-President; J. D. Turner, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 40,520.11	$ 39,219.14	$ 52,998.95	$ 60,000.68	$ 38,913.84
Loans and discounts (secured by collateral)	44,606.40	47,410.49	35,707.61	35,875.03	48,023.22
Loans on real estate	4,675.00	2,675.00	6,375.00	6,431.75	8,650.00
Overdrafts (secured and unsecured)	739.60	184.18	205.32	105.64	131.27
United States bonds	.....	1,200.00	650.00	550.00	2,500.00

Other bonds and securities	.....	.....	.....	.....	172.30
Furniture and fixtures	1,550.00	1,550.00	2,000.00	2,000.00	2,000.00
Banking house	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Due from banks (not reserve banks)	1,222.80	368.48	278.44	45.20	3,041.60
Cash items (not including checks on other banks)	264.45	.....	.....	.....	.....
Due from reserve banks	15,071.71	13,291.96	3,592.06	8,370.88	21,590.68
Checks on other banks	869.80	841.58	280.96	1.10	.....
Currency	2,113.00	2,428.00	1,060.00	995.00	1,305.00
Gold	295.00	235.00	72.50	122.50	307.50
Silver and fractional coin	803.38	781.75	926.73	956.64	408.72
Other resources	.....	2,000.00	.....	.....	.....
Total	$ 115,031.25	$ 114,485.58	$ 106,447.57	$ 117,757.42	$ 129,344.13
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	4,000.00	6,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	2,703.11	648.66	582.00	740.29	556.83
Bills payable	7,700.00	7,700.00	7,700.00	14,700.00	14,700.00
Notes rediscounted	2,804.00	3,700.00	3,400.00	3,350.00	3,050.00
Individual deposits	82,296.38	81,584.85	60,903.56	64,407.32	63,431.47
Time certificates of deposit	2,605.49	3,512.04	3,308.04	3,392.54	16,788.28
Cashier's checks	2,922.27	1,340.03	553.97	1,167.27	817.55
Total	$ 115,031.25	$ 114,485.58	$ 106,447.57	$ 117,757.42	$ 129,344.13

Directors—Lillian D. Shultz, Rex M. Shultz, J. D. Turner, M. E. Turner, Emmet Wirt.

NO. 145.

FIRST BANK OF ILIFF, ILIFF, LOGAN COUNTY

J. P. Dillon, President; E. M. Gillett, Vice-President; W. F. Alexander, Cashier; R. L. Fourman, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 35,812.77	$ 47,829.94	$ 66,952.51	$ 97,484.64	$ 92,027.05
Loans and discounts (secured by collateral)	48,000.55	53,668.00	69,263.04	69,428.84	73,335.60
Overdrafts (secured and unsecured)	788.32	1,627.91	1,046.06	2,887.60	1,240.35
United States bonds	.....	165.60	200.00	200.00	350.00
Other bonds and securities	3,243.83	4,774.75	4,196.66	4,569.29	1,104.41
Furniture and fixtures	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Bauking house	7,300.00	6,570.00	6,570.00	6,570.00	6,570.00
Due from reserve banks	58,138.93	35,969.93	22,224.35	53,673.60	11,700.71
Checks on other banks	1,017.24	931.85	1,736.58	1,271.08	7,580.32
Currency	3,712.00	7,051.00	5,080.00	2,423.00	2,949.00
Gold	5.00	10.00	.....	10.00	.....
Silver and fractional coin	325.23	802.20	500.82	386.28	1,104.92
Other resources	.....	.....	.....	629.67	298.21
Total	$ 160,143.87	$ 161,201.18	$ 179,570.02	$ 241,334.00	$ 200,060.57

FIRST BANK OF ILIFF, LOGAN COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	500.00	1,000.00	1,000.00	1,000.00	1,200.00
Undivided profits, net	2,646.19	2,589.98	3,640.49	1,661.00	3,308.10
Bills payable	.....	.....	20,000.00	25,000.00	31,000.00
Trust funds	.....	.....	.....	.....	315.00
Individual deposits	99,962.40	94,513.31	74,821.97	126,071.40	83,745.48
Time certificates of deposit	23,599.95	31,231.14	49,576.92	55,425.29	47,593.38
Cashier's checks	3,435.33	1,866.75	530.64	2,176.31	2,898.61
Total	$ 160,143.87	$ 161,201.18	$ 179,570.02	$ 241,334.00	$ 200,060.57

Directors—S. V. Cheairs, J. P. Dillon, E. M. Gillett, C. T. Lutin, Louise D. Sanders.

NO. 305.

THE JOHNSTOWN STATE BANK, JOHNSTOWN, WELD COUNTY

J. R. Hamilton, President; F. R. Brunner, Vice-President; T. V. Grantham, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 19,444.48	$ 23,676.67	$ 20,919.82	$ 20,318.36	$ 25,611.32
Loans and discounts (secured by collateral)	17,627.56	22,402.56	16,950.00	26,865.00	22,582.33
Overdrafts (secured and unsecured)	.....	.....	.....	30.72	47.40
Other bonds and securities	2,050.00	2,050.00	2,525.00	2,670.05	3,071.34
Furniture and fixtures	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Banking house	5,150.00	5,150.00	5,150.00	5,150.00	5,150.00
Due from reserve banks	75,325.94	22,240.84	29,139.15	13,978.14	25,660.77
Checks on other banks	19.00	81.78	177.02	.....	227.73
Currency	2,050.00	2,405.00	2,365.00	2,390.00	2,585.00
Gold	500.00	500.00	500.00	500.00	500.00
Silver and fractional coin	1,212.14	1,091.59	1,106.63	1,523.45	1,052.74
Total	$ 125,079.12	$ 81,298.44	$ 80,532.62	$ 75,125.72	$ 88,188.63
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Undivided profits, net	8,64	183.85	94.34	207.93	22.10
Individual deposits	95,767.59	50.297.01	45,993.82	39,944.66	55,840.36
Time certificates of deposit	13,511.79	15,204.58	19,393.46	18,691.46	17,081.17
Cashier's checks	791.10	613.00	51.00	1,281.67	245.00
Total	$ 125,079.12	$ 81,298.44	$ 80,532.62	$ 75,125.72	$ 88,188.63

Directors—F. R. Brunner, O. A. Grantham, T. V. Grantham, J. R. Hamilton, W. T. Porter.

NO. 338.

THE KEENE VALLEY BANK, KEENESBURG, WELD COUNTY

B. E. Timbers, President; J. H. Beggs, Vice-President; L. E. Timbers, Cashier; Steve Neal, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 14,542.27	$ 18,060.61	$ 15,268.97	$ 20,676.30	$ 24,344.20
Loans and discounts (secured by collateral)	22,053.37	27,321.14	32 905.30	30,072.64	58,423.08
Loans on real estate	148.37	128.00	128.37	1,178.37	900.00
Overdrafts (secured and unsecured)	107.83	230.47	602.59	544.08	691.46
United States bonds	200.00	1,250.00	1,230.53	250.00	921.60
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Cash items (not including checks on other banks)	195.15	.....	8 800.00	.....	.....
Due from reserve banks	9,097.51	8,021.69	3,432.40	8,051.74	11,193.36
Checks on other banks	.....	88.37	431.62	316.44	91.00
Currency	1,150.00	1,097.00	2,893.00	2,067.00	4,205.00
Gold	32.50	115.00	135.00	145.00	47.50
Silver and fractional coin	300.88	324.84	459.59	506.12	606.08
Other resources	.....	.....	.....	745.69	.....
Total	$ 48,827.88	$ 57,637.12	$ 67,287.37	$ 65,553.38	$ 102,423.28
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	278.27	124.72	621.15	384.79	947.72
Individual deposits	30,628.06	33,083.85	38,633.36	31,319.22	69,714.86
Time certificates of deposit	7,921.55	14,428.55	18,032.86	23,849.37	21,760.70
Total	$ 48,827.88	$ 57,637.12	$ 67,287.37	$ 65,553.38	$ 102,423.28

Directors—James H. Beggs, Peter Ersch, B. E. Timbers, L. E. Timbers, Charles C. Thomas.

NO. 292.

FARMERS STATE BANK OF KEOTA, KEOTA, WELD COUNTY

J. A. Rumsey, President; F. S. Markley, Vice-President; S. D. Markley, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 32,002.58	$ 19,823.14	$ 23,151.68	5 25,090.75	$ 31,183.28
Loans and discounts (secured by collateral)	31,617.02	38,332.40	41,716.38	41,283.78	40,532.91
Overdrafts (secured and unsecured)	614.07	284.26	308.01	511.29	377.41
United States bonds	.....	1,230.00	1,710.00	3,375.00	4,900.00
Bonds to secure postal savings	.....	.....	.....	.....	25.14
Other bonds and securities	90.00	.....	.....	865.82	766.03
Furniture and fixtures	1,172.00	1,172.00	1,398.00	1,172.00	1,398.00

FARMERS STATE BANK OF KEOTA, KEOTA, WELD COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Banking house	1,398.00	1,398.00	1,172.00	1,398.00	1,172.00
Due from banks (not reserve banks)	8,490.20	.....	934.50	.....	.....
Cash items (not including checks on other banks)	747.91	42.00	283.27	507.57	154.07
Due from reserve banks	7,860.11	15,402.80	5,156.53	11,828.01	4,520.27
Checks on other banks	.....	.....	.....	.....	33.15
Currency	862.00	2,078.00	2,196.00	2,046.00	626.00
Gold	1,115.00	1,195.00	1,285.00	1,300.00	1,325.00
Silver and fractional coin	278.89	440.69	478.33	239.77	451.20
Total	$ 86,247.78	$ 81,398.29	$ 79,789.70	$ 89,617.99	$ 87,464.46
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	5,005.33	2,772.30	4,006.82	2,749.35	2,339.91
Bills payable	.....	.....	.....	11,000.00	8,332.50
Dividends unpaid	.....	50.00	.....	.....	.....
Individual deposits	59,596.78	54,982.21	52,453.79	43,437.29	48,767.04
Due to banks (not reserve banks)	.....	.....	.....	.....	476.45
Demand certificates of deposit	2 000.00	2,000.00	2 000.00	2,000.00	2,000.00
Time certificates of deposit	6,612.09	6,324.09	7,732.26	17,427.86	8,888.00
Certified checks	651.26	195.28	120.60	46.22	65.97
Cashier's checks	1,082.32	4,074.41	2,476.23	1,957.27	5,594.59
Other liabilities	300.00	.....	.....	.....	.....
Total	$ 86,247.78	$ 81,398.29	$ 79,789.70	$ 89,617.99	$ 87,464.46

Directors—S. D. Markley, Ida J. Markley, F. S. Markley, D. G. Olson, J. A. Rumsey.

NO. 69.

KERSEY STATE BANK, KERSEY, WELD COUNTY

Carle H. Smith, President; M. B. Zaun, Vice-President; L. H. Zaun, Cashier; V. M. Sheeley, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 29,137.57	$ 20,325.64	$ 40,428.46	$ 39,765.26	$ 36,618.79
Loans and discounts (secured by collateral)	49,288.27	46,388.24	60,739.00	57,354.00	38,778.19
Loans on real estate	.....	.....	7,400.00	7,350.00	1,300.00
Overdrafts (secured and unsecured)	89.73	30.84	16.78	156.90	27.20
United States bonds	.....	3,600.00	.....	10,275.00	15,580.00
Bonds to secure postal savings	.....	.....	2,443.30	.....	.....
Other bonds and securities	1,582.00	1,460.36	.....	.....	200.00
Furniture and fixtures	1,100.00	1,750.00	1,750.00	1,800.00	1,950.00

Banking house	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Due from banks (not reserve banks)	.....	.....	.....	.....	52.00
Due from reserve banks	28,568.30	62,829.47	7,158.14	12,593.70	15,332.06
Checks on other banks	.....	.....	112.13	.....	.....
Currency	1,061.00	2,095.00	1,936.00	10,461.00	6.162.00
Gold	55.00	5.00	10.00	20.00	17.50
Silver and fractional coin	557.49	742.46	1,209.71	451.51	886.68
Total	$ 113,739.36	$ 141,527.01	$ 125,503.52	$ 142,527.37	$ 119,204.42
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,000.00	4,000.00
Undivided profits, net	1,219.50	1,236.10	2,050.93	2,043.11	1,086.60
Dividends unpaid	535.68	.....	.....	.....	.....
Individual deposits	'82,171.43	107,591.15	76,549.72	60,111.20	71,085.57
Due to banks (not reserve banks)	.....	23.95	.....	.....	.....
Time certificates of deposit	16,030.41	17,837.50	33,886.87	66,303.93	32,538.80
Cashier's checks	782.34	1,838.31	16.00	1,069.13	493.45
Total	$ 113,739.36	$ 141,527.01	$ 125,503.52	$ 142,527.37	$ 119,204.42

Directors—V. M. Sheeley, Carle H. Smith, L. H. Zaun, M. B. Zaun.

NO. 136.

THE KIOWA STATE BANK, KIOWA, ELBERT COUNTY

W. D. Reilly, President; James Ringold, Vice-President; A. M. Rex, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 32,886.23	$ 34,400.38	$ 33,477.98	$ 30,706.13	$ 45,769.83
Loans and discounts (secured by collateral)	56,369.00	60,165.03	60,536.21	62,559.82	58,833.11
Loans on real estate	2,100.00	6,350.00	8,050.00	7,550.00	4,350.00
Overdrafts (secured and unsecured)	87.37	63.13	36.03	151.83	116.89
United States bonds	2,140.20	.....	.....	.....	9,829.48
Other bonds and securities	6,150.21	12,718.65	13,647.18	9,450.29	3,617.27
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Due from reserve banks	34,411.45	32 562.34	14,718.17	9,604.82	19,396.18
Checks on other banks	3,241.91	561.42	559.81	886.42	758.87
Currency	2,235.00	4,907.00	4,308.00	4,724.00	4,517.00
Gold	22.50	27.50	10.00	2.50	.....
Silver and fractional coin	467.92	553.18	128.33	312.75	316.20
Other resources	22.00	27.30	30.00	20.00	31.00
Total	$ 142,133.79	$ 154,335.93	$ 137,501.71	$ 127,968.56	$ 149,535.83

THE KIOWA STATE BANK, KIOWA, ELBERT COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	585.98	1,064.83	1,785.03	1,169.02	1,377.70
Dividends unpaid	1,000.00	.....	.....	500.00	10.00
Individual deposits	106,583.74	120,437.50	102,108.93	93,196.02	115,459.56
Time certificates of deposit	18,594.07	17,685.32	18,409.47	17,840.24	17,363.57
Reserved for taxes	370.00	148.28	198.28	263.28	325.00
Total	$ 142,133.79	$ 154,335.93	$ 137,501.71	$ 127,968.56	$ 149,535.83

Directors—Mrs. Gordon Jones, Lee Ramsey, A. M. Rex, W. D. Reilly, James Ringold.

NO. 321.

THE KIRK STATE BANK, KIRK, YUMA COUNTY

J. E. Wrape, President; M. E. Denver, Vice-President; John S. Shaw, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 21,754.43	$ 21,823.53	$ 36,420.56	$ 29,068.23	$ 32,620.92
Loans and discounts (secured by collateral)	30,693.70	25,087.50	19,870.96	28,606.83	29,212.70
Loans on real estate	500.00	2,500.00	1,900.00	500.00	500.00
Overdrafts (secured and unsecured)	670.73	812.54	415.93	866.48	119.46
United States bonds	.....	610.00	1,000.00	1,000.00	1,750.00
Other bonds and securities	641.28	.....	.....	.....	175.43
Furniture and fixtures	1,523.20	1,768.79	1,634.20	1,634.20	1,634.20
Banking house	1,500.00	1,523.20	1,936.14	1,936.14	1,936.14
Due from reserve banks	9,095.86	17,672.43	7,936.21	26,618.81	13,810.18
Checks on other banks	710.00	.....	2,500.00	.....	.....
Currency	3,102.00	3,005.00	.....	3,000.00	1,800.00
Silver and fractional coin	1,005.31	1,171.73	1,039.65	1,766.25	1,053.29
Other resources	56.50	.....	.....	.....	.....
Total	$ 71,253.01	$ 75,974.72	$ 74,653.65	$ 94,996.94	$ 84,612.32
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	600.00	1,000.00	1,000.00	1,000.00	1,500.00
Undivided profits, net	628.16	542.63	832.49	2,095.81	1,901.66
Individual deposits	55,817.11	59,575.97	53,760.70	67,439.12	59,693.25
Time certificates of deposit	2,130.81	3,383.80	8,263.87	14,122.32	10,392.56
Cashier's checks	2,076.93	1,472.32	796.59	339.69	1,124.85
Total	$ 71,253.01	$ 75,974.72	$ 74,653.65	$ 94,996.94	$ 84,612.32

Directors—George Burkard, M. E. Denver, G. I. Idler, H. D. Neidkerk, Arthur L. Pugh, John S. Shaw, J. E. Wrape.

NO. 176.

THE KIT CARSON STATE BANK, KIT CARSON, CHEYENNE COUNTY

Chas. E. Collins, President; Chas. Scott, Vice-President; J. G. McComish, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 34,891.09	$ 40,547.79	$ 47,919.14	$ 32,062.49	$ 39,599.00
Loans and discounts (secured by collateral)	70,495.55	55,195.32	57,583.00	60,150.50	89,466.09
Loans on real estate	8,076.80	7,736.80	5,364.00	5,236.22	7,520.00
Overdrafts (secured and unsecured)	347.46	551.65	339.41	461.23	237.88
United States bonds	.....	.....	.....	700.00	5,650.00
Other bonds and securities	1,752.74	3,911.48	2,392.71	1,715.07	325.94
Furniture and fixtures	1,200.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate	600.00	.....	.....	.....	.....
Due from reserve banks	25,549.63	34,253.21	28,092.70	21,317.13	18,678.84
Currency	1,910.00	1,433.00	1,688.00	1,773.00	2,319.00
Gold	2,672.50	2,187.50	2,070.00	2,050.00	2,000.00
Silver and fractional coin	528.29	841.60	648.18	868.83	596.03
Other resources	.....	2,363.99	116.80	118.17	360.66
Total	$ 148,024.06	$ 150,022.34	$ 147,213.94	$ 127,452.64	$ 167,753.44
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	6,851.69	3,527.63	4,692.59	5,414.30	5,193.32
Individual deposits	95,084.79	103,042.57	97,413.07	76,174.14	119,418.20
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	19,273.90	17,602.85	18,754.22	19,710.59	16,663.11
Cashier's checks	1,813.68	849.29	1,354.06	1,153.61	1,478.81
Total	$ 148,024.06	$ 150,022.34	$ 147,213.94	$ 127,452.64	$ 167,753.44

Directors—Chas. E. Collins, J. G. McComish, Chas. Scott.

NO. 70.

THE BANK OF KREMMLING, KREMMLING, GRAND COUNTY

Edmund Becker, President; P. J. Martin, Vice-President; W. H. Harrison, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 31,898.68	$ 30,015.88	$ 40,462.62	$ 33,756.62	$ 37,245.58
Loans and discounts (secured by collateral)	69,776.03	75,281.54	54,809.62	57,586.62	48,830.38
Loans on real estate	10,287.00	12,187.07	6,318.98	7,600.06	8,419.45
Overdrafts (secured and unsecured)	49.59	28.45	66.81	73,79	19.77
United States bonds	250.00	250.00	16,307.50	9,037.50	14,380.00
Other bonds and securities	770.15	1,908.08	418.61	444.36	960.08

THE BANK OF KREMMLING, KREMMLING, GRAND COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Due from banks (not reserve banks)	1,082.49	1,059.30	472.27	1,496.28	472.27
Cash items (not including checks on other banks)	.....	.....	.....	.....	421.00
Due from reserve banks	51,354.83	32,357.57	39,075.96	36,597.84	39,015.31
Checks on other banks	310.05	838.42	419.25	290.48	1,187.90
Currency	.....	1,917.00	4,973.00	3,810.00	3,497.00
Gold	.....	1,617.50	1,667.50	1,687.50	882.50
Silver and fractional coin	6,451.89	1,382.10	814.70	932.14	1,015.38
Total	$ 175,230.71	$ 161,842.91	$ 168,806.82	$ 156,313.19	$ 159,346.62
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	1,851.07	1,843.51	2,776.21	1,690.29	995.12
Bills payable	.....	.....	15,000.00	15,000.00	10,800.00
Dividends unpaid	2,000.00	.....	.....	1,500.00	.....
Individual deposits	109,318.38	96,498.26	85,702.89	79,874.55	89,581.64
Due to banks (not reserve banks)	2,168.16	.....	2,630.68	.....	2,610.09
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	39,351.23	43,032.14	42,688.84	29,188.35	24,082.42
Cashier's checks	441.87	369.00	8.20	115.00	461.85
Other liabilities	100.00	100.00	.....	8,945.00	10,815.50
Total	$ 175,230.71	$ 161,842.91	$ 168,806.82	$ 156,313.19	$ 159,346.62

Directors—Edmund Becker, W. H. Harrison, P. J. Martin.

NO. 177.

THE LAIRD STATE BANK, LAIRD, YUMA COUNTY

John Brown, President; Thomas Ashton, Vice-President; Buffer Roberts, Cashier; Everna Holcomb, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 44,514.78	$ 43,342.83	$ 43,247.03	$ 36,147.00	$ 35,357.85
Loans and discounts (secured by collateral)	27,600.55	32,811.90	39,490.15	36,803.35	27,808.15
Loans on real estate	250.00	.....	.....	.....	.....
Other bonds and securities	.....	.....	1,024.80	1,285.90	2,311.44
Furniture and fixtures	2,200.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)	9.31	12.03	84.97	.....	25.07
Due from reserve banks	36,800.44	41,826.62	11,672.17	12,417.76	28,132.37

Checks on other banks	.....	.....	.....	3.72	.....
Currency	1,747.00	2,330.00	2,030.00	1,263.00	1,214.00
Gold	685.00	690.00	665.00	655.00	670.00
Silver and fractional coin	393.99	311.35	522.55	803.11	666.79
Total	$ 117,201.07	$ 126,324.73	$ 103,736.67	$ 94,378.84	$ 101,185.67
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	3,200.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	3,580.00	853.69	2,128.89	2,566.46	1,898.67
Individual deposits	82 301.74	92,715.60	67,959.93	57,258.86	65,944.79
Demand certificates of deposit	13,119.33	13,755.44	14,647.85	15,553.52	14,342.21
Total	$ 117 201.07	$ 126,324.73	$ 103,736.67	$ 94,378.84	$ 101,185.67

Directors—Thomas Ashton, John Brown, R. F. Roberts.

NO. 73.

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA, OTERO COUNTY

J. L. Gilliland, President; Frank Finney, Vice-President; Fred A. Sabin, Vice-President; Geo. T. Babcock, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 121,356.98	$ 112,753.70	$ 131,403.77	$ 117,174.83	$ 142,943 23
Loans and discounts (secured by collateral)	111,674.07	113,741.77	92 303.54	104,156.75	118,661.25
Loans on real estate	8,706.97	4,469.47	5,544.47	5,531.97	4,666.97
Overdrafts (secured and unsecured)	644.20	2,388.15	650.52	4,350.48	2,874.31
United States bonds	25,822.00	21,595.00	77,999.00	31,452.88	79,134.00
Other bonds and securities	48 603.02	49,343.06	43 809.27	48,508.63	47,168.91
Furniture and fixtures	2,500.00	2,500.00	3 014.49	2,850.00	2,467.42
Banking house	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00
Other real estate	9,000.00	9 000.00	9,000.00	8,696.10	8,262.34
Due from banks (not reserve banks)	3.75	.....	.....	.....	11,322.15
Cash items (not including checks on other banks)	121.60	642.82	1 347 30	.....	.....
Due from reserve banks	45,189.79	47,390 36	53,792.90	31,833.33	29,162.91
Checks on other banks	1,795.49	117.35	335.96	798.60	248.00
Currency	17 842.00	18,358.00	22,067.00	17,290.00	28,454.00
Gold	2,097.50	2,712 50	3,345.00	3,295.00	3,165.00
Silver and fractional coin	4,345.02	4,373.11	4,789.74	5,445.00	3,802.54
Other resources	91.00	64.78	43.95	.....	20.60
Total	$ 416,793.39	$ 406,450.07	$ 466 446.91	$ 398,383.57	$ 499,353.63
LIABILITIES.					
Capital stock	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00	$ 75,000.00
Surplus fund	14,000.00	14,000.00	14,000.00	14,500.00	14,500.00
Undivided profits, net	2,418.87	2,955.78	5,076.76	3,718.94	6,084.33
Bills payable	.....	.....	.....	.....	10,000.00

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA, OTERO COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Savings accounts	96,083.87	93,415.25	81,079.18	84,651.90	83,363.25
Trust funds	3,978.51	3,980.81	2,739.32	10,213.57	.....
Dividends unpaid	2,625.00	.....	.....	2,250.00	12,444.38
Individual deposits	161,387.02	153,125.76	223,255.26	129,551.59	173,218.70
Demand certificates of deposit	5,015.00	5,023.25	5,000.00	5,000.00	5,000.00
Time certificates of deposit	48,065.80	57,064.30	58,003.19	71,721.23	74,393.28
Certified checks	333.57	56.00	160.00	204.00	274.18
Cashier's checks	4,159.28	686.84	810.70	256.80	1,604.13
Reserved for interest	160.94	742.71	239.51	.....	1,249.96
Reserved for taxes	2,477.65	399.37	683.85	626.26	1,541.78
Other liabilities	1,087.88	.....	399.14	689.28	40,679.64
Total	$ 416,793.39	$ 406,450.07	$ 466,446.91	$ 398,383.57	$ 499,353.63

Directors—Geo. T. Babcock, Frank Finney, J. L. Gilliland, W. S. Morrison, E. H. Rourke, Fred A. Sabin.

NO. 72.

THE LA JUNTA STATE BANK, LA JUNTA, OTERO COUNTY

R. A. Steen, President; A. C. Draper, Vice-President; G. H. Winchell, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 107,339.32	$ 96,148.53	$ 95,386.01	$ 90,646.51	$ 88,861.44
Loans and discounts (secured by collateral)	48,120.34	47,487.15	56,537.48	61,453.53	58,037.75
Loans on real estate	18,336.00	18,286.00	10,536.00	10,500.00	10,400.00
Overdrafts (secured and unsecured)	210.74	865.50	1,407.93	2,971.37	2,391.30
United States bonds	2,519.00	10,600.00	20,195.00	23,145.00	33,800.00
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities	21,101.45	24,663.00	11,356.54	18,754.27	13,935.90
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2 500.00	2,500.00
Other real estate	7,277.00	7,277.00	4,977.00	4,977.00	4,977.00
Cash items (not including checks on other banks)	221.60	.....	216.85	136.92	.....
Due from reserve banks	89,183.80	117,986.69	67,853.61	64,184.98	135,656.78
Checks on other banks	1,580.15	665.14	787.92	1,191.80	1,324.50
Currency	16,471.00	12,144.00	15,922.00	23,682.00	20,452.00
Gold	3,965.00	3,130.00	3,685.00	4,257.50	4,665.00
Silver and fractional coin	2,435.82	2,414.27	3,222.22	3,822.41	2,915.26
Total	$ 323,261.22	$ 346,167.28	$ 296,583.56	$ 314,223.29	$ 381,916.93
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	7,200.00	7,500.00	7,500.00	7,500.00	7,700.00
Undivided profits, net	5,060.04	2,115.19	1,535.37	4,317.10	1,887.28
Postal savings accounts	1,376.91	1,394.26	1,352.26	1,352.26	1,233.26
Dividends unpaid	.....	30.00	30.00	30.00	.....

Individual deposits	172,298.45	199,925.32	152,448.12	163,711.61	237,581.34
Demand certificates of deposit	1,934.47	1,840.47	250.47	995.47	1,146.73
Time certificates of deposit	85,391.35	83,362.04	83,467.34	86,316.85	82,368.32
Total	$ 323,261.22	$ 346,167.28	$ 296,583.56	$ 314,223.29	$ 381,916.93

Directors—R. G. Dalton, A. C. Draper, J. E. Gauger, J. Johnson, G. H. Near, R. A. Steen, G. H. Winchell.

NO. 102.

CITIZENS STATE BANK, LAMAR, PROWERS COUNTY

J. M. Williams, President; Charles Maxwell, Vice-President; L. J. Boring, Cashier; J. D. Spooner, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 181,666.58	$ 209,841.28	$ 205,883.92	$ 190,879.19	$ 228,535.33
Loans and discounts (secured by collateral)	114,489.46	104,161.47	115,896.89	97,125.33	98,126.62
Loans on real estate	5,622.10	4,350.00	3,918.70	3,068.70	443.70
Overdrafts (secured and unsecured)	902.12	1,456.45	1,805.67	3,430.77	1,527.88
United States bonds	7,800.00	9,900.00	20,900.00	21,600.00	12,750.00
Other bonds and securities	7,703.99	2,151.38	1,424.97	4,130.38	2,752.76
Furniture and fixtures	3,200.00	3,250.00	3,250.00	3,250.00	3,250.00
Banking house	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Other real estate	4,347.30	4,347.30	4,347.30	4,347.30	.....
Due from banks (not reserve banks)	.....	.....	345.82	.....	2,012.00
Due from reserve banks	35,803.79	67,895.58	40,579.91	29,443.12	128,666.02
Checks on other banks	11,757.97	9,704.29	6,764.22	1,463.61	14,699.01
Currency	11,922.00	11,938.00	7,174.00	6,331.00	8,502.00
Gold	5,492.50	5,140.00	5,210.00	5,352.50	5,145.00
Silver and fractional coin	3,277.40	4,614.20	4,310.41	5,081.24	3,876.22
Other resources	100.00	100.00	100.00	100.00	100.00
Total	$ 404,085.21	$ 448,849.95	$ 431,911.81	$ 385,603.14	$ 520,386.54
LIABILITIES.					
Capital stock	$ 35,000.00	$ 35,000.00	$ 35,000.00	$ 35,000.00	$ 35,000.00
Surplus fund	17,500.00	17,500.00	17,500.00	17,500.00	17,500.00
Undivided profits, net	11,377.80	5,146.20	10,479.37	10,269.33	11,582.15
Savings accounts	12,346.92	11,639.38	11,476.56	12,295.88	9,750.58
Dividends unpaid	150.00	.....	.....	.....	.....
Individual deposits	261,795.60	304,520.79	297,945.66	241,132.92	344,217.59
Due to banks (not reserve banks)	2,251.25	4,076.86	.....	6,204.92	44,751.98
Demand certificates of deposit	5,096.00	5,016.00	5,016.00	5,016.00	5,016.00
Time certificates of deposit	56,257.01	64,430.75	48,957.95	54,510.68	45,591.65
Cashier's checks	1,789.22	1,372.67	5,188.97	2,926.11	6,103.40
Reserved for taxes	521.41	147.30	347.30	747.30	873.19
Total	$ 404,085.21	$ 448,849.95	$ 431,911.81	$ 385,603.14	$ 520,386.54

Directors—L. J. Boring, Geo. A. Everett, Charles Maxwell, I. L. Maxwell, J. M. Williams.

NO. 130.

LA SALLE STATE BANK, LA SALLE, WELD COUNTY

J. C. Hubbard, President; J. A. Behrens, Vice-President; T. L. Dobbs, Cashier; Herbert H. Dobbs, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 46,136.19	$ 45,500.68	$ 33,885.86	$ 47,598.86	$ 58,647.20
Loans and discounts (secured by collateral)	47,301.35	41,489.93	29,500.61	42,304.91	37,826.18
Loans on real estate	200.00	1,108.09	1,108.09	1,108.09	1,108.09
Overdrafts (secured and unsecured)	104.55	27.27	467.83	554.92	598.89
United States bonds	7,049 80	7,470.45	12,503.00	2,360.50	1,750.00
Furniture and fixtures	1,652.50	1,320.00	1,220.00	1,935.00	1,900.00
Banking house	2,000.00	1,600.00	1,600.00	1,600.00	1,600.00
Cash items (not including checks on other banks)	9.00	.....	.....	.....	.....
Due from reserve banks	3,694.96	7,681.88	8,798.24	5,195.71	12,408.52
Checks on other banks	163.30	408.50	38.30	90.00	187.01
Currency	5,800.00	3,600.00	3,280.00	1,555.00	1,169.00
Gold	865.00	1,047.50	20.00	45.00	200.00
Silver and fractional coin	2,524.14	1,466.00	1,568.80	1,652.75	1,114.88
Other resources	.....	1,338.67	968.83	2,538.68	520.80
Total	$ 117,500.79	$ 114,058.97	$ 94,959.56	$ 108,539.42	$ 119,030.57
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2 000.00	4,365.86	4,891.31	5,000.00	.....
Undivided profits, net	3,940.10	.....	.....	814.92	4,457.11
Bills payable	.....	10,000.00	10,000.00	10,000.00	10,000.00
Savings accounts	871.52	822.76	1,517.53	1,476.52	1,860 35
Individual deposits	79,242.01	71,251.76	53,983.78	55,049.31	63,133.84
Due to reserve banks	579.92	.....	.....	.....	.....
Time certificates of deposit	16,140.50	16,676.63	13,555.20	26,166.93	24,698.28
Cashier's checks	4,726.74	941.96	1,011.74	31.74	475.99
Other liabilities	.....	.....	.....	.....	4,405.00
Total	$ 117,500.79	$ 114,058.97	$ 94,959.56	$ 108,539.42	$ 119,030.57

Directors—J. A. Behrens, J. C. Hubbard, T. F. Dobbs.

NO. 78.

BENT COUNTY BANK OF LAS ANIMAS, LAS ANIMAS, BENT COUNTY

P. G. Scott, President; A. S. Booth, Vice-President; Wm. J. Scott, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 308,989.75	$ 331,214.46	$ 319,982.59	$ 309,634.42	$ 351,597.81
Loans and discounts (secured by collateral)	96,580.03	146,392.92	152,640.78	141,336.08	163,326.85
Loans on real estate	14,278.36	22,282.36	13,886.36	13,699.48	15,644.00

Overdrafts (secured and unsecured)	1,734.21	2,104.62	7,425.03	3,205.19	8,101.98
United States bonds	5,200.00	5,200.00	47,265.00	47,265.00	30,000.00
Other bonds and securities	2,662.76	4,555.47	2,226.33	2,384.65	2,721.65
Furniture and fixtures	500.00	500.00	500.00	500.00	500.00
Other real eestate	9,383.43	9,348.43	9,312.43	8,812.43	7,164.43
Due from banks (not reserve banks)	.....	1,173.66	.....	.....	2,733.31
Due from reserve banks	229,931.24	138,660.03	104,707.15	64,531.42	58,396.69
Checks on other banks	1,570.02	2,936.91	534.83	2,111.56	2,017.20
Currency	8,712.00	11,633.00	9,445.00	9,115.00	12,748.00
Gold	5,150.00	3,647.50	6,530.00	2,140.00	3,500.00
Silver and fractional coin	2,944.14	3,874.25	4,805.45	4,663.37	5,920.18
Other resources	110.00	131.52	69.54	72.40	19.59
Total	$ 687,745.94	$ 683,655.13	$ 679,330.49	$ 609,471.00	$ 664,391.69
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	30,000.00	30,000.00	30,000.00	40,000.00	40,000.00
Undivided profits, net	56.89	5,653.53	5,155.12	1,331.46	4,403.70
Notes rediscounted	.....	.....	.....	.....	74,660.00
Individual deposits	428,188.99	413,893.86	419,260.46	346,576.93	330,410.57
Due to banks (not reserve banks)	195.88	.....	618.69	.....	2,355.63
Demand certificates of deposit	773.82	773.82	1,053.95	1,903.57	2,453.86
Time certificates of deposit	183,820.75	190,429.30	181,349.56	184,992.06	175,774.48
Cashier's checks	12,472.82	10,966.40	10,576.00	1,560.61	1,024.95
Reserved for interest	714.36	1,030.55	.....	1,339.66	1,667.26
Reserved for taxes	1,522.43	907.67	1,316.71	1,766.71	1,641.24
Total	$ 687,745.94	$ 683,655.13	$ 679,330.49	$ 609,471.00	$ 664,391.69

Directors—A. S. Booth, P. G. Scott, G. F. Trotter.

NO. 197.

FARMERS STATE BANK OF LAS ANIMAS, LAS ANIMAS, BENT COUNTY

T. J. Herron, President; A. W. Johnston, Vice-President; L. B. Herron, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 47,069.40	$ 45,577.89	$ 61,318.23	$ 55,018.73	$ 40,645.90
Loans and discounts (secured by collateral)	83,955.43	97,535.63	111,216.95	105,161.51	99,809.85
Loans on real estate	5,518.45	5,518.45	5,118.45	5,118.45	4,100.00
Overdrafts (secured and unsecured)	1,041.25	38.25	4.92	5.44	32.19
Bonds to secure postal savings	.....	.....	.....	.....	968.55
Other bonds and securities	1,991.98	2,982.38	1,315.30	1,315.30	.....
Furniture and fixtures	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Banking house	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Cash items (not including checks on other banks)	500.00	3,664.66	252.38	253.57	202.71
Due from reserve banks	28,074.05	26,810.32	21,661.48	29,772.31	21,696.61

FARMERS STATE BANK OF LAS ANIMAS, LAS ANIMAS, BENT COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Checks on other banks	454.31	2,000.00	200.00	300.00	200.00
Currency	3,624.00	4,361.00	2,142.00	2,407.00	5,666.00
Gold	3,170.00	3,235.00	3,040.00	1,800.00	1,975.00
Silver and fractional coin	429.27	579.47	1,327.00	449.59	963.67
Other resources	.....	23.00	28.00	42.00	151.13
Total	$ 188,828.14	$ 205,326.05	$ 220,624.71	$ 214,643.90	$ 189.411.61
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Undivided profits, net	13,881.74	15,302.44	16,471.52	16,791.92	17,354.17
Bills payable	.....	10,000.00	25,000.00	25,000.00	.....
Individual deposits	104,143.03	107,335.99	95,894.39	74,372.83	87,177.06
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	15,803.37	17,687.62	28,258.80	43,479.15	29,880.38
Total	$ 188,828.14	$ 205,326.05	$ 220,624.71	$ 214,643.90	$ 189.411.61

Directors—A. B. Ham, L. B. Herron, T. J. Herron, A. W. Johnston, A. F. Klinkerman, W. G. McAfee.

NO. 79.

THE LA VETA STATE BANK, LA VETA, HUERFANO COUNTY

H. M. Stockwell, President; C. L. Martin, Vice-President; W. L. Warner, Cashier.

RESOURCES.	Dec. 31, 1917	March 4. 1918	May 10. 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 33,074.29	$ 32,570.17	$ 35,516.54	$ 35,256.30	$ 43,687.03
Loans and discounts (secured by collateral)	63,653.44	54,848.35	62.017.55	63,217.59	65,386.53
Loans on real estate	9,663.75	13,545.25	11,672.60	5,146.45	6,453.75
Overdrafts (secured and unsecured)	170.68	442.08	440.39	1,005.35	1,384.44
United States bonds	.....	.....	1,050.00	7,550.00	.....
Other bonds and securities	1,184.05	7,845.85	6.744.89	2,054.42	3,798.89
Furniture and fixtures	3,000.00	2,944.50	2,944.50	2,944.50	2,845.00
Banking house	3,650.00	3,600.00	3,600.00	3,600.00	3,500.00
Other real estate	6,143.32	6,159.53	8,104.28	8,415.98	8.869.73
Due from banks (not reserve banks)	8,254.59	8,617.60	7.702.27	8,524.71	5,594.17
Cash items (not including checks on other banks)	.....	.....	.....	356.10	.....
Due from reserve banks	46,722.56	35,195.47	8,881.83	25,462.27	17,708.14
Currency	10,295.00	4,735.00	9,331.00	8,795.00	11,941.00
Gold	467.50	432.50	472.50	270.00	352.50
Silver and fractional coin	1,136.83	1,028.05	1,498.29	845.68	2,073.91
Expense account	.....	.....	.....	.....	20.78
Other resources	.....	.....	1,000.00	.....	.....
Total	$ 187,416.01	$ 171,964.35	$ 160,976.64	$ 173,444.35	$ 173,615.87

LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	1,600.00	1,750.00	1,750.00	1,750.00	2,000.00
Undivided profits, net	2,291.40	360.76	507.99	595.62	.....
Bills payable	.....	.....	.....	7,000.00	7,000.00
Notes rediscounted	.....	.....	.....	1,600.00	8,604.04
Individual deposits	118,528.55	110,521.81	106,034.49	105,423.68	97,553.42
Due to banks (not reserve banks)	16,127.82	5,107.18	2,111.49	8,565.00	5,029.09
Due to reserve banks	67.50	.....	.....	.....	.....
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	29,829.61	36,573.55	32,883.54	30,757.69	35,273.89
Certified checks	74.55	1.55	1.55	1,55	81.90
Cashier's checks	1,396.58	149.50	187.58	250.81	573.53
Total	$ 187,416.01	$ 171,964.35	$ 160,976.64	$ 173,444.35	$ 173,615.87

Directors—C. L. Martin, H. M. Stockwell, Mrs. M. J. Stockwell.

NO. 325.

FARMERS AND MERCHANTS BANK OF LIMON, LIMON, LINCOLN COUNTY

Frank Tompkins, President; R. T. Gates, Vice-President; J. C. Milne, Cashier; H. C. Fultz, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 18,067.84	$ 25,031.77	$ 24,569.21	$ 24,221.36	$ 23,450.72
Loans and discounts (secured by collateral)	46,825.71	49,078.50	49,059.01	40,782 27	51,416.75
Overdrafts (secured and unsecured)	270.65	865.55	64.75	237.69	266.11
United States bonds	750.40	4,283.01	8,336.44	5,110.27	7,447.34
Other bonds and securities	4,000.00	2,097.50	4,045.75	4,824.93	117.50
Furniture and fixtures	3,480.55	3,598.05	3,043.35	3,413.50	3,468.85
Due from banks (not reserve banks)	.....	.....	1,000.00	1,000.00	.....
Cash items (not including checks on other banks)	53.97	96.36	23.10	16.85	130.00
Due from reserve banks	5,802.28	12,579.81	8,163.73	11,819.88	25,860.91
Checks on other banks	508.02	579.18	33.45	102.55	1,362.23
Currency	857.00	2,994.00	2,802.00	717.00	540.00
Gold	.....	.....	.....	50.00	85.00
Silver and fractional coin	1,102.74	1,130.79	1,163.62	444.87	486.26
Total	$ 81,719.16	$ 102,334.52	$ 102,304.41	$ 92,741.17	$ 114,631.67
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Undivided profits, net	571.58	133.96	899.91	821.99	619.32
Bills payable	4,000.00	.....	.....	.....	.....
Notes rediscounted	13,980.00	13,680.00	10,430.00	14,373.70	4,144.00
Savings accounts	7,354.18	14,160.29	15,591.17	12,646.93	8,403.46
Individual deposits	27,544.32	47,311.49	48,017.70	25,713.76	66,175.04
Time certificates of deposit	1,365.00	1,365.00	250.00	4,255.35	5,905.88

FARMERS AND MERCHANTS BANK OF LIMON, LIMON, LINCOLN COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Certified checks	.....	683.78	.....	.....	.....
Cashier's checks	1,904.08	.....	2,115.63	9,929.44	4,383.97
Total	$ 81,719.16	$ 102,334.52	$ 102,304.41	$ 92,741.17	$ 114,631.67

Directors—R. T. Gates, K. J. G. Herzberger, E. F. Kuhn, J. L. Middlemist, L. G. Miller, J. T. Osborne, Frank Tompkins.

NO. 80.

THE LIMON STATE BANK, LIMON, LINCOLN COUNTY

J. M. McClure, President; J. D. Kessenger, W. H. Wells, F. R. Gill, Vice-Presidents; J. R. Leftwich, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 71,216.74	$ 68,928.77	$ 81,730.35	$ 73,974.90	$ 64,300.00
Loans and discounts (secured by collateral)	156,859.50	161,988.39	170,038.39	158,217.00	159,569.54
Loans on real estate	7,374.91	6,529.40	3,567.72	3,567.72	3,567.92
Overdrafts (secured and unsecured)	1,675.53	1,855.33	1,298 59	3,080.63	3,623.92
United States bonds	6 042.58	8,900.00	8,350.00	11,050.00	24,525.00
Other bonds and securities	3,278.30	4,181.60	435.84	256.89	2,558.10
Furniture and fixtures	2,487.78	1,527.60	1,530.72	1,330.72	1,417.62
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Other real estate	2,239.74	2,000.00	1,005.01	1,005.01	1,351.16
Cash items (not including checks on other banks)	.....	.....	.....	.....	479.09
Due from reserve banks	39,592.05	57,411.30	34,316.27	35,773.42	82,367.03
Checks on other banks	698.46	28.01	.....	.....	163.62
Currency	4,105.00	4,935.00	7,739.00	4,525.00	4,073.00
Gold	450.00	450.00	410.00	420.00	20.00
Silver and fractional coin	2,701.37	2,073.87	2,522.39	3,345.63	1,938 95
Other resources	.....	21.64	42.91	324.25	1,839.28
Total	$ 301,721.96	$ 323,830.91	$ 315,987.19	$ 299,871.17	$ 354,794.23
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits, net	7,768.01	4,140.43	6,589.39	7,041.06	9,480.16
Notes rediscounted	31,686.68	34,655.58	26,703.90	8,650.00	23,239.68
Individual deposits	169,616.75	185,628.80	187,716.56	191,245.79	237,633.76
Due to reserve banks	.....	.....	.....	1,748.15	.....
Time certificates of deposit	31,006.68	35,177.57	32,774.82	27,829.24	20,879.80
Certified checks	7.03	.....	.....	1,000.00	.....
Cashier's checks	1,636.81	4,208.53	2,202.52	2,336.93	3,560.83
Other liabilities	.....	20.00	.....	20.00	.....
Total	$ 301,721.96	$ 323,830.91	$ 315,987.19	$ 299,871.17	$ 354,794.23

Directors—J. M. Baily, F. R. Gill, Smith Harper, J. D. Kessenger, J. M. McClure, Porter A. Thompson, W. H. Wells.

NO. 164.

THE LITTLETON STATE BANK, LITTLETON, ARAPAHOE COUNTY

D. H. Staley, President; John A. Graham, Vice-President; D. M. DeCamp, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 49,261.65	$ 51,777.00	$ 61,100.65	$ 61,192.35	$ 63,292.93
Loans and discounts (secured by collateral)	58,856.43	62,239.66	84,500.00	71,081.63	53,395.00
Loans on real estate	3,500.00	3,900.00	2,700.00	5,525.00	7,380.00
Overdrafts (secured and unsecured)	934.41	537.24	383.40	401.47	.....
United States bonds	7,000.00	5,300.00	11,828.00	10,800.00	28,705.00
Other bonds and securities	12,336.89	1,850.20	1,873.00	2,360.49	3,683.37
Furniture and fixtures	2,400.00	2,400.00	2,400.00	2,400.00	2,580.00
Banking house	.....	.....	.....	.....	11,000.00
Cash items (not including checks on other banks)	292.63	427.30	252.50	317.15	747.23
Due from reserve banks	28,609.07	81,808.14	24,431.57	30,776.50	31,075.01
Checks on other banks	1,115.84	2,681.12	713.59	351.51	165.99
Currency	2,068.00	4,319.00	5,296.00	3,241.00	3,302.00
Gold	175.00	75.00	1,005.00	1,140.00	1,310.00
Silver and fractional coin	1,624.22	668.31	788.06	851.01	594.65
Other resources	2,493.32	785.00	75.00	425.55	.....
Total	$ 170,667.46	$ 218,767.97	$ 197,346.77	$ 190,863.66	$ 207,231.18
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	2,500.00	2,500.00
Undivided profits, net	1,969.41	1,086.19	2,321.78	1,599.68	2,008.67
Savings accounts	4,664.57	4,445.35	4,647.23	5,445.56	6,349.69
Dividends unpaid	.....	.....	.....	900.00	.....
Individual deposits	112,349.74	156,280.92	134,397.26	120,907.35	135,350.66
Due to banks (not reserve banks)	3,500.00	4,456.00	3,501.88	4,302.73	3,813.81
Demand certificates of deposit	1,008.00	120.00	96.45	96.45	19.45
Time certificates of deposit	30,175.74	35,379.51	33,756.37	35,360.04	34,468.65
Certified checks	.....	.....	290.00	200.00	150.00
Cashier's checks	.....	.....	1,335.80	2,551.85	570.25
Other liabilities	.....	.....	.....	2,000.00	7,000.00
Total	$ 170,667.46	$ 218,767.97	$ 197,346.77	$ 190,863.66	$ 207,231.18

Directors—Chas. A. Bryant, D. M. DeCamp, J. A. Graham, August Loehwing, Geo. J. Saar, D. H. Staley.

NO. 217.

THE EMERSON-BUCKINGHAM BANK AND TRUST COMPANY, LONGMONT, BOULDER COUNTY

(Nationalized September 10, 1918.)

D. C. Donovan, President; T. M. Callahan, Vice-President; Rae H. Kiteley, Cashier; R. K. Pierson, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 269,568.25	$ 238,897.69	$ 158,264.15	$ 161,919.64	.....
Loans and discounts (secured by collateral)	94,357.31	95,303.81	100,270.54	139,664.77	.....
Loans on real estate	39,675.00	39,275.00	47,075.00	45,375.00	.....
Overdrafts (secured and unsecured)	487.09	3,813.64	455.30	169.41	.....
United States bonds	5,000.00	6,750.00	8,050.00	7,950.00	.....
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	.....
Other bonds and securities	48,692.25	49,292.25	47,794.75	49,307.25	.....
Furniture and fixtures	2,000.00	2,115.00	2,115.00	2,115.00	.....
Cash items (not including checks on other banks)	150.10	86.57	18.37	114.68	.....
Due from reserve banks	74,357.06	82,089.59	64,354.71	31,069.99	.....
Checks on other banks	1,752,25	1,141.56	2,147.66	2,705.38	.....
Currency	7,153.00	8,950.00	6,965.00	7,796.00	.....
Gold	2,960.00	3,125.00	3,402.50	3,472.50	.....
Silver and fractional coin	2,775.68	3,588.74	3,247.05	3,747.06	.....
Other resources	7,085.09	380.96	50.11	1,057.85	.....
Total	$ 558,013.08	$ 536,809.81	$ 446,210.14	$ 458,464.53	.....
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	.....
Surplus fund	45,000.00	45,000.00	45,000.00	50,000.00	.....
Undivided profits, net	2,670.51	3,788.59	8,274.48	1,448.97	.....
Bills payable	15,000.00	15,000.00	.....	15,000.00	.....
Savings accounts	46,081.44	41,664.17	37,423.98	39,266.72	.....
Postal savings accounts	743.95	600.00	582.00	589.52	.....
Trust funds	13,362.32	5,436.16	8,140.53	3,925.55	.....
Individual deposits	306,349.60	282,001.85	219,235.77	204,247.89	.....
Demand certificates of deposit	501.88	3,950.02	3,706.76	3,836.76	.....
Time certificates of deposit	77,273.00	81,183.70	72,011.15	88,826.77	.....
Cashier's checks	226.22	6,594.80	95.67	84.85	.....
Reserved for taxes	800.00	1,385.00	.....	637.37	.....
Other liabilities	4.16	205.52	1,739.80	600.13	.....
Total	$ 558,013.08	$ 536,809.81	$ 446,210.14	$ 458,464.53	.....

Directors—C. C. Calkins, T. M. Callahan, D. C. Donovan, J. R. Forsyth, J. H. Jones, Rae H. Kiteley, W. L. McCaslin.

NO. 284.

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE, BOULDER COUNTY

L. E. Chenault, President; J. R. Thirlaway, Vice-President; J. E.Park, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 35,086.00	$ 35,098.70	$ 36,244.75	$ 28,133.50	$ 43,749.13
Loans and discounts (secured by collateral)	31 036.43	31,196.43	27,476.43	29,016.43	13,053.30
Loans on real estate	25,505.00	24,905.00	19,955.00	18,955.00	18,955.00
Overdrafts (secured and unsecured)	55.01	80.48	39.03	14.73	30.71
United States bonds	1,050.00	2,066.91	1,062.76	3,062.62	5,373.05
Other bonds and securities	1,000 00	1,000.00	1,000.00	1,000.00	1,000.00
Premium on bonds	15.00	15.00	15.00	15.00	15.00
Furniture and fixtures	1,065.51	1,092.51	1,092.51	1,000.00	1,000.00
Cash items (not including checks on other banks)	.....	.....	83.50	.....	.....
Due from reserve banks	27,960.92	22,383.38	16,052.35	13,828.14	26,488.57
Checks on other banks	.....	284.36	.....	.....	49.22
Currency	587.00	3,493.00	3,334.00	2,563.00	8,303.00
Gold	1,937.50	567.50	1,245.00	2,207.50	602.50
Silver and fractional coin	905.49	484.13	959.41	812.95	1,461.14
Total	$ 126,203.86	$ 122,667.40	$ 108,559.74	$ 100,608.87	$ 120,080.62
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	1,950.00	1,950.00	1,950.00	2,100.00	2,100.00
Undivided profits, net	35.97	530.73	1,443.90	11.49	1,490.70
Savings accounts	7,966.25	12,598.36	9,496.04	9,439.52	4,336.96
Individual deposits	96,543.58	87,666.44	75,947.93	67,768.99	91,106.23
Time certificates of deposit	3,222.50	4,911.73	4,711.73	4,928.73	6,046.73
Cashier's checks	1,485.56	10.14	10.14	1,360.14	.....
Total	$ 126,203.86	$ 122,667.40	$ 108,559.74	$ 100,608.87	$ 120,080.62

Directors—W. L. Armstrong, L. E. Chenault. A. E. Collins, S. A. Greenwood, Martin Reinert, J. R. Thirlaway, C. F. Wolfer.

NO. 204.

THE LARIMER COUNTY BANK AND TRUST COMPANY, LOVELAND, LARIMER COUNTY

Geo. W. Foote, President; J. Wesley Jones, A. A. Ferguson, Vice-Presidents; J. M. Cunningham, Cashier; L. B. Blair, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 272,017.13	$ 287,391.12	$ 267,997.47	$ 293,991.19	$ 332,826.44
Loans and discounts (secured by collateral)	147,070.28	183,456.06	169,501.96	183,858.86	195,459.78
Loans on real estate	44,340.00	32,850.00	31 975.20	46,212.00	45,894.00
Overdrafts (secured and unsecured)	626.37	1,278.95	4,626.59	3,385.29	4,105.16

THE LARIMER COUNTY BANK AND TRUST COMPANY, LOVELAND, LARIMER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
United States bonds	.....	8,800.00	8,500.00	7,000.00	22,800.00
Other bonds and securities	44,619.08	49,019.08	43,299.08	41,101.68	51,206.68
Furniture and fixtures	2,500.00	2,500.00	2 500.00	2,500.00	2,500.00
Banking house	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Other real estate	30,971.55	30,959.55	30,157.55	30,157.55	30,157.55
Due from banks (not reserve banks)	1,245.81	9,797.21	811.03	491.22	.....
Cash items (not including checks on other banks)	1,371.05	152.19	503.60	406.60	539.17
Due from reserve banks	195,775.22	117,398.57	123,170.05	76,215.53	41,982.32
Checks on other banks	1,303.95	13,322.87	3,403.00	5,942.40	10,834.15
Currency	18,553.00	11,200.00	10,408.00	13,162.00	16,638.00
Gold	3,452.50	4,165.00	4,510.00	4,350.00	4,525.00
Silver and fractional coin	6,694.77	4,504.72	4,359.91	3,895.48	6,463.65
Total	$ 790,540.71	$ 776,795.32	$ 725,723.44	$ 732,669.80	$ 785,931.90
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	33,000.00	33,000.00	33,000.00	34,000.00	34,000.00
Undivided profits, net	2,123.37	1,637.75	3,768.87	3,900.21	6,676.64
Bills payable	.....	.....	10,000.00	10,000.00	50,000.00
Notes rediscounted	.....	.....	.....	15,000.00	36,990.00
Savings accounts	99,750.51	92,794.38	75,388.79	73,475.41	75,318.25
Individual deposits	343,417.85	325,405.32	322,597.09	254,539.25	258,407.80
Due to banks (not reserve banks)	320.83	.....	.....	500.00	5,044.26
Demand certificates of deposit	5,518.06	8,446.68	6,338.66	7,139.18	10,363.33
Time certificates of deposit	199,456.65	199,388.81	171,584.14	230,331.50	206,825.74
Cashier's checks	6,953.44	16,122.38	3,045.89	3,784.25	2,305.88
Total	$ 790,540.71	$ 776,795.32	$ 725,723.44	$ 732,669.80	$ 785,931.90

Directors—L. B. Blair, W. T. Bransom, J. M. Cunningham, E. K. C. Evans, A. A. Ferguson, Geo. W. Foote, J. Wesley Jones, H. E. Kelley, L. J. Mack.

NO. 84.

STATE BANK OF LYONS, LYONS, BOULDER COUNTY

W. R. Kincaid, President; M. W. Turner, Vice-President and Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 29,191.38	$ 24,087.80	$ 25,317.38	$ 25,280.61	$ 22,488.56
Loans and discounts (secured by collateral)	13,916.60	18,509.10	23,320.85	22,554.43	21,598.63
Loans on real estate	8,250.00	7,735.00	7,475.00	7,475.00	8,225.00
Overdrafts (secured and unsecured)	493.40	746.43	253.06	573.18	1,272.54
United States bonds	1,350.00	1,350.00	2,500.00	2,350.00	2,815.00
Other bonds and securities	3,912.50	3,007.50	3,302.50	3,257.50	2,270.00

Furniture and fixtures	1,701.60	1,795.00	1,828.50	2,423.50	2,383.50
Banking house	6,597.92	6,550.00	6,550.00	6,550.00	6,550.00
Other real estate	1,685.00	1,641.00	1,641.00	1,625.00	275.00
Cash items (not including checks on other banks)	.44	51.51	43.08	24.05	2.58
Due from reserve banks	5,254.23	7,250.83	11,304.20	5,270.28	6,127.68
Checks on other banks	.....	215.00	.....	.....	.....
Currency	917.00	1,231.00	1,629.00	2,795.00	1,492.00
Gold	1,320.00	1,405.00	1,382.50	1,527.50	1,722.50
Silver and fractional coin	874.33	451.48	347.90	576.50	937.15
Other resources	167.57	393.62	285.51	107.76	.....
Total	$ 75,631.97	$ 76,420.27	$ 87,180.48	$ 82,390.31	$ 78,160.14
LIABILITIES.					
Capital stock	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00	$ 12,000.00
Surplus fund	500.00	600.00	600.00	600.00	650.00
Undivided profits, net	1,136.79	283.79	370.03	669.67	176.23
Bills payable	4,000.00	4,000.00	4,000.00	6,500.00	4,000.00
Individual deposits	28,436.78	30,868.89	43,456.17	26,628.36	37,864.10
Time certificates of deposit	29,558.40	28,402.91	26,524.62	31,462.62	23,415.47
Reserved for taxes	.....	264.68	229.66	229.66	54.34
Other liabilities	.....	.....	.....	4,300.00	.....
Total	$ 75,631.97	$ 76,420.27	$ 87,180.48	$ 82,390.31	$ 78,160.14

Directors—W. R. Kincaid, O. J. Ramey, M. W. Turner.

NO. 243.

THE COLONIAL STATE BANK, MANASSA, CONEJOS COUNTY

Christen Jensen, President; Samuel Jackson, Vice-President; G. A. Van Fradenburg, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 23,989.10	$ 30,097.35	$ 29,015.95	$ 29,524.90	$ 19,773.40
Loans and discounts (secured by collateral)	4,531.00	7,160.00	8,185.00	9,933.00	11,674.00
Loans on real estate	2,190.00	3,120.00	3,080.00	3,055.00	6,150.00
Other bonds and securities	1,853.00	3,707.72	4,653.10	4,639.85	6,458.40
Furniture and fixtures	900.00	900.00	900.00	900.00	900.00
Due from reserve banks	66,735.92	26,582.72	17,735.67	16,146.60	29,678.46
Currency	2,995.00	2,075.00	3,051.00	2,121.00	806.00
Gold	5.00	.....	25.00	17.50	55.00
Silver and fractional coin	240.00	411.05	301.80	336.53	155.69
Total	$ 103,439.02	$ 74,053.84	$ 66,947.52	$ 66,674.38	$ 75,650.95
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,420.00	1,510.00	1,510.00	1,510.00	1,600.00
Undivided profits, net	1,419.00	1,146.86	1,450.24	1,659.00	1,639.72

THE COLONIAL STATE BANK, MANASSA, CONEJOS COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Dividends unpaid	.....	.....	.....	.....	50.00
Individual deposits	88,743.97	59,747.13	52,366.06	51,832.53	60,479.73
Time certificates of deposit	1,659.00	1,554.00	1,511.00	1,561.00	1,096.00
Cashier's checks	197.05	95.85	110.22	111.85	785.50
Total	$ 103,439.02	$ 74,053.84	$ 66,947.52	$ 66,674.38	$ 75,650.95

Directors—Jose C. Cantu, Samuel Jackson, Christen Jensen, A. E. Upton, G. A. VanFradenburg.

NO. 85.

THE BANK OF MANITOU, MANITOU, EL PASO COUNTY

H. M. Ogilbee, President; A. M. Wilson, Vice-President; J. Frank Campbell, Cashier; H. O. Palmer, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 33,679.90	$ 42,168.04	$ 53,381.69	$ 48,071.08	$ 53,830.66
Loans and discounts (secured by collateral)	67,731.45	55,741.51	51,219.20	45,758.07	78,409.32
Loans on real estate	29,906.50	26,868.26	25,039.35	18,950.52	18,574.92
Overdrafts (secured and unsecured)	72.20	807.42	81.85	55.58	295.14
United States bonds	2,335.49	1,507.83	2,049.84	3,048.44	3,763.59
Other bonds and securities	3,480.37	3,480.37	3,480.37	3,976.63	3,976.63
Furniture and fixtures	1,458.00	1,458.00	1,458.00	1,458.00	1,685.14
Other real estate	.....	.....	.....	3,801.43	3,451.43
Due from banks (not reserve banks)	15,982.08	1,280.82	.....	.....	20,945.14
Cash items (not including checks on other banks)	.....	.....	.....	.....	363.35
Due from reserve banks	49,791.26	59,339.82	36,004.66	56,432.83	56,039.20
Checks on other banks	219.20	2,274.39	633.03	463.04	.....
Currency	2,754.00	4,629.00	5,193.00	9,800.00	5,639.00
Gold	712.50	1,327.50	1,462.50	1,687.50	2,045.00
Silver and fractional coin	1,178.11	1,236.94	1,497 55	1,058.23	1,886.73
Other resources	.....	.....	988.96	672.96	590.85
Total	$ 209,301.06	$ 202,119.90	$ 182,490.00	$ 195,234.31	$ 251,496.10
LIABILITIES.					
Capital stock	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00
Surplus fund	5,000.00	5,000.00	5,000 00	5,000.00	5,000.00
Undivided profits, net	561.75	318.70	859.37	103.96	3,721.76
Savings accounts	4,778.62	4,161.93	3,598.50	5,267.98	9,014.34
Dividends unpaid	800.00	.....	.....	800.00	8.00
Individual deposits	148,975.13	118,921.17	116,971.15	140,036.37	194,906.58
Due to banks (not reserve banks)	.....	20,048.33	10,142.93	.....	.....
Demand certificates of deposit	400.00	400.00	28.15	3.15	3.15

Time certificates of deposit	23,701.30	24,021.45	20,644.60	9,254.60	12,172.00
Certified checks	.....	7.85	.....	275.00	78.26
Cashier's checks	5,084.26	9,240.47	5,245.30	14,493.25	6,592.01
Total	$ 209,301 06	$ 202,119.90	$ 182,490.00	$ 195,234.31	$ 251,496.10

Directors—J. Frank Campbell, H. H. Grafton, E. E Nichols, H. M. Ogilbee, A. M. Wilson.

NO. 337.

J. N. BEATY AND COMPANY, BANKERS, MANZANOLA, OTERO COUNTY

W. C. Beaty, President; R. R. Beaty, Vice-President; W. H. Glaskin, Jr., Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 109,947.35	$ 99,206.73	$ 104,123.60	$ 104,618.64	$ 118,727.85
Loans and discounts (secured by collateral)	27,792.10	27,870.41	48,594.60	57,997.60	70,265.70
Loans on real estate	15,100.00	17,000.00	8,000.00	.....	4,500.00
Overdrafts (secured and unsecured)	133.24	116.84	875.72	85.30	.....
United States bonds	.....	350.00	400.00	400.00	1,450.00
Other bonds and securities	20,885.69	25,575.79	19,753.92	17,353.34	14,629.67
Due from banks (not reserve banks)	.....	.....	.....	15,000.00	.....
Cash items (not including checks on other banks)	.....	1,050.00	.....	.....	.....
Due from reserve banks	89,344.96	139,733.82	115,019.44	93,736.60	55,398.18
Checks on other banks	103.60	772.50	183.42	260.13	14.22
Currency	8,283.00	4,640.00	5,658.00	6,283.00	5,983.00
Gold	2,067.50	2,217.50	2,060.00	2,070.00	2,085.00
Silver and fractional coin	2,015.89	2,044.44	1,786.28	1,455.36	3,473.61
Other resources	.....	.....	.....	5,000.00	45.56
Total	$ 275,673.33	$ 320,578.03	$ 306,454.98	$ 304,259.97	$ 276,572.79
LIABILITIES.					
Capital stock	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	5,298.06	2,069.07	3,306.49	862.69	462.24
Individual deposits	204,025.81	252,036.31	225,665.92	234,551.71	203,430.96
Time certificates of deposit	36,349.46	36,472.65	47,482.57	38,845.57	42,090.83
Cashier's checks	.....	.....	.....	.....	588.76
Total	$ 275,673.33	$ 320,578.03	$ 306,454.98	$ 304,259.97	$ 276,572.79

Directors—John W. Beaty, R. R. Beaty, W. C. Beaty.

NO. 230.

THE MARBLE CITY STATE BANK, MARBLE, GUNNISON COUNTY
(Liquidated September 17, 1918.)

W. M. Dinkel, President; Oscar Holland, Vice-President; L. C. Summers, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 6,760.45	$ 7,880.60	$ 6,624.50	$ 6,619.50	.....
Loans and discounts (secured by collateral)	9,515.00	8,318.85	4,892.10	4,800.00	.....
Loans on real estate	2,500.00	2,500.00	2,500.00	2,500.00	.....
Other bonds and securities	11,398.19	11,398.19	11,394.69	12,098.69	.....
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	.....
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	.....
Due from banks (not reserve banks)	775.58	1,892.34	5,483.13	905.87	.....
Cash items (not including checks on other banks)	70.90	228.00	10.00	15.00	.....
Due from reserve banks	5,525.77	3,793.39	7,298.84	6,124.48	.....
Checks on other banks	.....	.....	.....	55.00	.....
Currency	2,372.00	965.00	1,380.00	1,392.00	.....
Gold	1,165.00	1,165.50	1,160.50	1,180.50	.....
Silver and fractional coin	658.79	617.81	552.54	515.65	.....
Total	$ 44,441.68	$ 42,459.68	$ 44,996.30	$ 39,906.69	.....
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	.....
Undivided profits, net	1,832.49	1,481.60	1,589.33	1,303.56	.....
Individual deposits	15,417.07	13,841.91	14,371.54	12,110.45	.....
Times certificates of deposit	11,628.12	12,001.17	11,819.53	10,315.18	.....
Cashier's checks	564.00	135.00	2,215.90	1,177.50	.....
Total	$ 44,441.68	$ 42,459.68	$ 44,996.30	$ 39,906.69	.....

Directors—W. M. Dinkel, Oscar Holland, L. C. Summers.

NO. 319.

THE MATHESON STATE BANK, MATHESON, ELBERT COUNTY

Perry Davis, President; Fleda Lee Norris, Vice-President; M. W. Norris, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 12,836.90	$ 15,844.42	$ 13,465.28	$ 21,711.31	$ 25,341.60
Loans and discounts (secured by collateral)	31,601.75	28,761.85	28,895.89	29,164.75	27,758.54
Overdrafts (secured and unsecured)	576.61	164.44	167.19	960.00	587.74
United States bonds	.....	.....	3,250.00	1,000.00	4,030.00

Other bonds and securities	467.45	725.15	962.65	.....	816.84
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house	2,150.00	2,150.00	2,150.00	2,150.00	2,150.00
Due from reserve banks	10,607.88	11,053.38	7,386.48	8,720.10	8,537.71
Checks on other banks	730.05	1,914.95	686.39	796.02	822.48
Currency	1,975.00	4,020.00	1,940.00	2,890.00	1,735.00
Gold	810.00	810.00	820.00	830.00	850.00
Silver and fractional coin	764.10	742.99	428.21	328.38	456.00
Expense account	718.34	816.93	.....	.....	367.43
Other resources	.....	.....	646.43	1,398.39	.....
Total	$ 64,438.08	$ 68,204.11	$ 61,998.52	$ 71,148.95	$ 74,653.34
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Bills payable	3,500.00	5,000.00	.....	.....	.....
Notes rediscounted	.....	.....	.....	7,587.00	7,572.63
Individual deposits	46,857.39	49,148.77	46,878.97	42,265.95	47,834.72
Time certificates of deposit	2,849.60	2,695.00	3,480.65	9,753.73	6,276.83
Cashier's checks	231.09	360.34	638.90	542.27	1,969.16
Total	$ 64,438.08	$ 68,204.11	$ 61,998.52	$ 71,148.95	$ 74,653.34

Directors—Perry Davis, Gordon Hollis, Fleda Lee Norris, M. W. Norris, O. M. White.

NO. 353.

THE BANK OF MAYBELL, MAYBELL, MOFFAT COUNTY

W. T. Smith, President; R. S. Hamilton, Vice-President; S. H. Kunau, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	.....	.....	.....	$ 10,574.75
Loans and discounts (secured by collateral)	.....	.....	.....	.....	7,230.00
Other bonds and securities	.....	.....	.....	.....	488.58
Furniture and fixtures	.....	.....	.....	.....	1,117.98
Banking house	.....	.....	.....	.....	2,236.26
Due from banks (not reserve banks)	.....	.....	.....	.....	3,171.35
Due from reserve banks	.....	.....	.....	.....	4,074.07
Currency	.....	.....	.....	.....	1,339.00
Gold	.....	.....	.....	.....	22.50
Silver and fractional coin	.....	.....	.....	.....	363.37
Total	.....	.....	.....	.....	$ 30,617.86
LIABILITIES.					
Capital stock	.....	.....	.....	.....	$ 10,000.00
Surplus fund	.....	.....	.....	.....	1,000.00
Unidivided profits, net	.....	.....	.....	.....	67.19

THE BANK OF MAYBELL, MAYBELL, MOFFAT COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Individual deposits	.....	.....	.....	.....	18,749.04
Time certificates of deposit	.....	.....	.....	.....	658.61
Cashier's checks	.....	.....	.....	.....	143.02
Total	.....	.....	.....	.....	$ 30,617.86

Directors—R. S. Hamilton, S. H. Kunau, G. B. Maudlin, W. T. Smith, W. P. Wagner.

NO. 303.

THE MEAD STATE BANK, MEAD, WELD COUNTY

A. F. Peters, President; W. E. Letford, Vice-President; J. E. Kitts, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 38,690.06	$ 39,242.69	$ 54,299.10	$ 53,753.75	$ 84,472.29
Loans and discounts (secured by collateral)	26,698.81	29,138.62	19,531.35	23,001.68	31,905.13
Loans on real estate	3,380.00	2,960.00	2,390.00	2,690.00	3,297.31
Overdrafts (secured and unsecured)	889.34	427.63	515.17	13.32	.....
United States bonds	.....	50.00	280.93	.....	.....
Other bonds and securities	.....	608.78	.....	2,459.13	1,316.39
Furniture and fixtures	500.00	500.00	500.00	500.00	500.00
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from banks (not reserve banks)	8,848.23	16,668.72	3,108.59	4,839.11	8,583.50
Cash items (not including checks on other banks)	.....	.....	30.00	949.00	1,274.65
Due from reserve banks	20,800.09	5,305.38	12,157.84	19,493.40	11,655.91
Checks on other banks	670.00	593.13	173.32	666.48	11,182.03
Currency	3,962.00	3,842.00	2,290.00	3,058.00	1,655.00
Gold	92.50	15.00	10.00	1,193.08	.....
Silver and fractional coin	1,003.31	1,047.43	914.41	.....	820.14
Total	$ 107,034.34	$ 101,999.38	$ 97,700.71	$ 114,116.95	$ 158,162.35
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,500.00	2,500.00	2,500.00	4,000.00	4,000.00
Undivided profits, net	272.27	1,104.05	1,582.49	332.29	2,614.98
Individual deposits	86,403.74	72,305.61	59,434.76	66,948.69	110,807.34
Demand certificates of deposit	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Time certificates of deposit	5,309.70	13,932.92	20,877.35	30,067.49	25,405.00
Cashier's checks	548.63	156.80	1,263.61	558.48	697.53
Other liabilities	.....	.....	42.50	210.00	2,637.50
Total	$ 107,034.34	$ 101,999.38	$ 97,700.71	$ 114,116.95	$ 158,162.35

Directors—H. E. Brennan, J. E. Kitts, W. E. Letford, E. H. Markham, A. F. Peters, John Reese, W. L. McCaslin.

NO. 137.

THE BANK OF MEEKER, MEEKER, RIO BLANCO COUNTY

J. A. Rendle, President; R. R. Horth, Vice-President; A. C. Moulton, Cashier; J. W. Rigby, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 119,514.49	$ 135,034.20	$ 148,850.83	$ 150,470.86	$ 146,821.19
Loans and discounts (secured by collateral)	59,513.28	74,208.85	86,188.72	77,453.65	64,071.96
Loans on real estate	19,658.60	17,347.34	12,832.34	12,628.86	9,128.86
Overdrafts (secured and unsecured)	6,214.18	6,829.19	3,271.60	5,872.17	9,149.91
United States bonds	.....	.....	1,000.00	1,911.10	1,956.51
Other bonds and securities	5,843.84	4,892.94	2,450.05	2,357.64	3,098.39
Furniture and fixtures	2,018.30	2,018.30	2,143.40	2,036.23	2,036.23
Other real estate	1,750.00	1,750.00	1,433.36	1,433.36	4,622.23
Due from banks (not reserve banks)	5,565.68	1,685.95	1,242.46	1,060.06	3,235.62
Cash items (not including checks on other banks)	123.75	20.20	.....	2,300.00	10.49
Due from reserve banks	98,415.41	46,089.54	29,185.20	16,367.66	39,936.79
Currency	9,516.00	10,641.00	7,721.00	7,523.00	5,085.00
Gold	3,830.00	3,810.00	3,820.00	3,825.00	3,812.50
Silver and fractional coin	1,831.45	1,038.30	1,127.64	1,657.80	1,551.92
Expense account	.....	.....	.....	.....	406.81
Other resources	3,000.00	.....	.....	.....	.....
Total	$ 336,794.98	$ 305,365.81	$ 301,266.60	$ 286,897.39	$ 294,924.41
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	8,000.00	8,000.00	8,000.00	8,000.00	9,000.00
Undivided profits, net	2,525.30	1,381.42	2,851.26	3,507.38	.....
Individual deposits	174,582.42	136,525.80	139,323.33	122,493.51	140,556.83
Due to banks (not reserve banks)	.....	5,459.91	1,474.69	3,119.69	3,205.35
Time certificates of deposit	135,231.79	138,175.78	133,719.79	133,723.28	113,410.33
Cashier's checks	1,455.47	822.90	897.53	1,053.53	13,186.90
Other liabilities	.....	.....	.....	.....	565.00
Total	$ 336,794.98	$ 305,365.81	$ 301,266.60	$ 286,897.39	$ 294,924.41

Owners: Stockholders of J. W. Hugus & Company—C. A. Seymour, C. Jackson, John H. Caldwell, Mrs. A. H. Caldwell, A. O. H. Caldwell, R. H. Davis, Ethel M Davis, Edith E. Davis, Victor B. Caldwell, A. M. Seymour, J. A. Rendle, C. A. Booth, Fannie L. Rusk, J. C. Davis, Jr., Mrs. E. S. Beall, Mrs. E. M. Davis, Mrs. C. W. Brodt, Burton W. Brodt, Alden F. Brodt, Mrs. B. B. Macciferie, J. D. Reeder, J. W. Rigby, R. G. Brodt, A. C. Moulton, A. P. Wood, L. H. Spilker, Will Simms, J. E. Osborne, Fred Kelley, D. W. France, T. E. Lewis, C. E. Baird, W. W. Daley, Mrs. M. Greenfield, A. Barber, A. A. Rendle, Marshall Rendle, J. A. Rendle, Jr., Elizabeth Rendle, A. E. Carroll, W. Daley, Victor Moulton, G. W. Dow, H. H. Wood, L. Kimsey, C. F. Brown, L. L. Offerle, Mrs. Ada Moulton, Ward C. Barker, L. C. Bostwick, Mrs. R. Murray, R. R. Horth, J. A. Rendle (Trustee), Jas. Wadge, J. B. Caldwell, S. S. Caldwell, Ella V. Brobeck, Rachel H. Beall, D. P. Caldwell, Julia Caldwell, E. O. Lloyd, J. M. Whetstone, G. E. Haverstick, G. E. Haverstick (Trustee), Ralph Cannam, Elvin E. Green, R. H. Green, B. J. Hofstetter, G. H. Watson.

NO. 75.

THE MERINO STATE BANK, MERINO, LOGAN COUNTY

T. K. Propst, President; L. V. Propst, Vice-President; C. R. Johnson, Cashier; L. B. Propst, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 47,878.02	$ 50,223.62	$ 55,949.90	$ 66,701.53	$ 76,553.90
Loans and discounts (secured by collateral)	68,707.17	70,331.98	50,888.92	40,144.08	37,385.15
Loans on real estate	2,860.00	2,860.00	1,660.00	1,660.00	130.00
Overdrafts (secured and unsecured)	640.02	383.00	738.96	694.68	1,153.52
United States bonds	.....	400.00	200.00	1,369.17	2,800.00
Bonds to secure postal savings	.....	.....	.....	.....	1,128.80
Other bonds and securities	857.18	879.11	2,177.79	793.26	.....
Furniture and fixtures	1,600.00	1,500.00	2,215.00	2,215.00	1,996.00
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Other real estate	704.78	600.00	600.00	600.00	66.67
Cash items (not including checks on other banks)	.....	69.32	.....	.....	.....
Due from reserve banks	36,686.21	25,304.85	20,149.15	20,011.42	14,562.40
Checks on other banks	54.93	201.61	42.81	66.03	231.60
Currency	5,927.00	6,969.00	5,939.00	3,597.00	3,515.00
Gold	1,050.00	1,122.50	842.50	862.50	907.50
Silver and fractional coin	957.12	891.06	977.83	760.12	782.15
Other resources	61.34	111.68	66.59	111.19	389.16
Total	$ 169,483.77	$ 163,347.73	$ 143,948.45	$ 141,085.98	$ 143,101.85
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	3,000.00	3,500.00	3,500.00	3,500.00	3,800.00
Undivided profits, net	3,217.61	1,097.77	1,597.14	2,073.91	1,530.80
Bills payable	.....	.....	5,000.00	5,000.00	10,000.00
Savings accounts	.....	3,543.78	4,427.44	5,496.02	10,167.11
Individual deposits	113,633.18	116,912.66	93,371.20	84,165.34	72,489.57
Due to banks (not reserve banks)	.....	.....	.....	.....	3,120.00
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	6,127.37	2,500.00
Time certificates of deposit	33,543.64	24,937.50	22,898.57	23,526.18	22,772.33
Certified checks	1,065.75	.....	.....	.....	.....
Cashier's checks	2,523.59	856.02	654.10	1,197.16	6,722.04
Total	$ 169,483.77	$ 163,347.73	$ 143,948.45	$ 141,085.98	$ 143,101.85

Directors—C. R. Johnson, L. B. Propst, T. K. Propst.

NO. 190.

FIRST STATE BANK OF MESITA, MESITA, COSTILLA COUNTY

H. G. Wetherell, President and Cashier; W. A. Lewis, Vice-President.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 46,312.00	$ 43,262.87	$ 47,571.36	$ 41,887.83	$ 35,408.85
Loans and discounts (secured by collateral)	36,303.66	43,458.09	43,222.61	39,129.45	43,210.83
Loans on real estate	5,990.00	4,547.19	4,547.19	4,547.19	9,417.19
Overdrafts (secured and unsecured)	440.00	249.00	119.47	197.68	197.02
Other bonds and securities	1,321.49	3,125.26	2,872.54	2,095.63	4,122.48
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,300.00
Other real estate	1,000.00	1,000.00	.....	.....	.....
Due from reserve banks	35,555.92	28,939.83	22,930.80	17,966.16	18,018.25
Currency	3,800.00	4,350.00	5,876.00	4,655.00	5,050.00
Gold	.....	85.00	75.00	95.00	90.00
Silver and fractional coin	783.20	808.93	855.45	760.56	233.04
Total	$ 134,006.27	$ 132,326.17	$ 130,570.42	$ 113,834.50	$ 118,047.66
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	6,500.00	6,500.00	6,500.00	6,500.00	7,500.00
Undivided profits, net	396.78	1,189.88	2,575.03	2,760.60	933.84
Bills payable	.....	.....	.....	10,800.00	.....
Notes rediscounted	9,015.00	.....	4,100.00	.....	17,125.00
Individual deposits	96,000.23	101,687.37	88,509.56	68,373.70	70,164.56
Demand certificates of deposit	3,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	8,594.26	10,448.92	15,215.83	12,900.20	9,824.26
Certified checks	.....	.....	1,070.00	.....	.....
Total	$ 134,006.27	$ 132,326.17	$ 130,570.42	$ 113,834.50	$ 118,047.66

Directors—W. A. Lewis, H. G. Wetherell, Venice B. Wetherell.

NO. 168.

FIRST STATE BANK OF MILLIKEN, MILLIKEN, WELD COUNTY

S. T. Wilson, President; Thomas Berge, Vice-President; J. H. Wilson, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 21,094.12	$ 19,499.64	$ 24,371.65	$ 23,535.47	$ 35,720.65
Loans and discounts (secured by collateral)	17,842.38	16,359.46	17,167.08	23,295.95	11,184.13
Loans on real estate	793.20	793.20	793.20	793.20	800.00
Overdrafts (secured and unsecured)	31.17	22.89	45.49	17.24	181.71
United States bonds	.....	.....	.....	.....	2,000.00
Other bonds and securities	2,146.62	2,133.24	462.07	3,837.28	1,201.49

FIRST STATE BANK OF MILLIKEN, MILLIKEN, WELD COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Furniture and fixtures	1,750.00	1,750.00	1,750.00	1,650.00	1,650.00
Other real estate	340.00	340.00	340.00	340.00	340.00
Cash items (not including checks on other banks)	.....	.....	2,000.00	.....	.....
Due from reserve banks	14,000.32	16,801.92	11,481.70	6,611.73	10,917.66
Currency	830.00	1,905.00	1,065.00	500.00	730.00
Gold	70.00	90.00	.....	.....	5.00
Silver and fractional coin	363.55	633.63	728.30	141.15	458.05
Total	$ 59,261.36	$ 60,328.98	$ 60,204.49	$ 60,722.02	$ 65,188.69
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	2,000.00	2,000.00
Undivided profits, net	1,034.79	1,114.08	1,844.07	1,295.33	1,951.64
Individual deposits	39,281.61	32,461.83	35,411.19	34,195.67	39,051.70
Demand certificates of deposit	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Time certificates of deposit	5,686.45	7,895.65	10,132.62	11,488.92	10,322.09
Cashier's checks	758.51	6,357.42	316.61	242.10	363.26
Total	$ 59,261.36	$ 60,328.98	$ 60,204.49	$ 60,722.02	$ 65,188.69

Directors—C. E. Wilson, J. H. Wilson, S. T. Wilson.

NO. 205.

THE BANK OF MOFFAT, MOFFAT, SAGUACHE COUNTY

Thos. Saffell, President; G. E. Shearer, Vice-President; E. G. Hall, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 9,652.48	$ 13,537.93	$ 16,884.52	$ 11,935.02	$ 12,003.17
Loans and discounts (secured by collateral)	11,874.43	16,377.23	13,543.16	14,772.95	27,124.75
Overdrafts (secured and unsecured)	509.90	247.82	112.25	326.00	2,649.87
United States bonds	180.00	300.00	300.00	300.00	300.00
Other bonds and securities	264.88	264.88	235.44	735.44	974.74
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Cash items (not including checks on other banks)	.....	.....	.....	502.75	.....
Due from reserve banks	14,705.00	10,098.17	3,145.45	10,128.43	844.89
Currency	814.00	520.00	384.00	690.00	1,101.00
Gold	30.00	55.00	65.00	75.00	40.00
Silver and fractional coin	616.78	627.38	703.50	439.53	350.90
Expense account	.....	.....	.....	.....	135.10
Total	$ 41,347.47	$ 44,728.41	$ 38,073.32	$ 42,605.12	$ 48,224.42

LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,800.00	2,300.00	2,300.00	2,300.00	2,300.00
Undivided profits, net	1,568.00	194.92	131.29	58.83	.....
Bills payable	.....	4,000.00	4,000.00	6,000.00	4,000.00
Notes rediscounted	.....	.....	.....	.....	7,633.32
Individual deposits	19,951.12	22,262.64	16,775.25	19,924.24	20,047.69
Demand certificates of deposit	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Time certificates of deposit	4,251.87	3,718.12	2,782.55	2,332.55	1,200.00
Cashier's checks	1,976.48	452.73	284.23	189.50	1,243.41
Total	$ 41,347.47	$ 44,728.41	$ 38,073.32	$ 42,605.12	$ 48,224.42

Directors—E. G. Hall, Wm. Kugler, Thos. Saffell, G. E. Shearer, Edwin Tobler.

NO. 223.

THE WALLACE STATE BANK, MONTE VISTA, RIO GRANDE COUNTY

John T. Wallace, President; R. L. Stitt, Vice-President; R. J. Kavelec, Cashier; Wested Wallace, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 382,150.23	$ 435,502.73	$ 374,985.40	$ 366,420.94	$ 424,750.12
Loans and discounts (secured by collateral)	207,870.02	143,238.22	171,205.04	157,102.79	128,740.50
Loans on real estate	55,665.63	36,734.17	48,649.17	46,844.22	43,284.17
Overdrafts (secured and unsecured)	2,305.84	1,178.02	178.73	2,263.56	3,950.96
United States bonds	36,250.00	24,500.00	56,627.50	31,600.00	51,950.00
Bonds to secure postal savings	7,000.00	7,000.00	7,000.00	7,000.00	3,000.00
Other bonds and securities	7,716.93	10,408.69	9,509.56	12,320.21	15,801.92
Furniture and fixtures	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Banking house	16,500.00	16,500.00	16,500.00	16,500.00	16,500.00
Other real estate	2,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Due from banks (not reserve banks)	22,679.84	29,462.57	54,099.51	22,705.06	52,608.79
Cash items (not including checks on other banks)	.....	.....	2,015.01	141.98	471.39
Due from reserve banks	122,750.20	163,761.29	115,444.34	100,730.27	76,807.34
Checks on other banks	4,549.67	21,459.55	6,193.16	899.37	5,191.67
Currency	17,117.00	14,656.00	22,506.00	21,298.00	17,790.00
Gold	5,940.00	6,185.00	6,537.50	6,437.50	8,257.50
Silver and fractional coin	7,305.39	7,093.07	4,690.86	3,551.56	4,372.13
Other resources	150.00	10,356.00	356.00	2,188.40	980.01
Total	$ 902,450.75	$ 939,535.31	$ 907,997.78	$ 809,503.86	$ 865,956.50
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	6,000.00	6,000.00	6,000.00	6,000.00	7,000.00
Undivided profits, net	13,217.05	2,520.65	12,227.12	14,017.70	9,227.22
Savings accounts	54,202.78	50,724.10	50,213.65	47,241.74	59,233.83

THE WALLACE STATE BANK, MONTE VISTA, RIO GRANDE COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Postal savings accounts	4,296.49	4,140.30	4,106.30	3,157.10	2,242.10
Individual deposits	541,139.04	591,030.02	551,758.04	465,036.77	547,535.02
Due to banks (not reserve banks)	9,667.64	13,121.71	7,794.32	4,405.71	5,211.36
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	166,886.89	165,514.61	167,877.74	163,508.61	127,553.38
Certified checks	146.70	46.70	46.70	46.70	280.50
Cashier's checks	1,894.16	1,437.22	2,973.91	1,089.53	2,673.09
Total	$ 902,450.75	$ 939,535.31	$ 907,997.78	$ 809,503.86	$ 865,956.50

Directors—R. G. Breckenridge, R. J. Kavalec, R. L. Stitt, Frances T. Wallace, John T. Wallace.

NO. 166.

HOME STATE BANK, MONTROSE, MONTROSE COUNTY

C. O. Earnest, President; J. F. Krebs, Vice-President; J. S. Hill, Cashier; I. E. Clark, Asst. Cashier; Mildred J. Seeley, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 67,027.09	$ 68,157.10	$ 73,540.80	$ 71,460.70	$ 25,001.28
Loans and discounts (secured by collateral)	97,218.80	90,674.00	118,597.65	135,935.74	211,077.27
Loans on real estate	8,480.00	8,480.00	4,680.95	4,680.95	6,420.00
Overdrafts (secured and unsecured)	55.72	28.95	55.75	60.47	108.70
United States bonds	5,520.43	6,334.69	9,185.43	.....	27,400.00
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	10,408.28	10,643.44	10,916.89	12,116.66	11,575.37
Premium on bonds	35.41	35.41	35.41	35.41	35.41
Furniture and fixtures	4,466.56	4,000.00	4,000.00	4,153.25	4,153.25
Banking house	.....	.....	.....	.....	39,500.00
Cash items (not including checks on other banks)	.....	.....	.....	1,483.11	249.23
Due from reserve banks	26,172.73	46,732.89	56,700.84	24,006.55	37,435.13
Checks on other banks	8,989.56	8,848.63	7,768.37	2,377.77	9,851.44
Currency	8,449.00	4,721.00	4,451.00	2,431.00	5,099.00
Gold	240.00	2,070.00	160.00	302.50	560.00
Silver and fractional coin	2,234.22	1,168.91	815.80	574.08	1,281.87
Other resources	.....	.....	1,875.33	18,185.43	.....
Total	$ 240,297.80	$ 252,895.02	$ 293,784.22	$ 278,803.62	$ 380,747.95
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 60,000.00
Surplus fund	1,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net	5,316.55	640.41	1,646.94	1,444.29	5,582.98
Bills payable	.....	.....	.....	30,000.00	5,000.00
Savings accounts	8,665.44	10,724.04	9,223.62	8,755.82	7,494.04
Postal savings accounts	923.97	935.61	907.61	919.13	919.02

Individual deposits	148,214.35	164,340.66	206,002.00	170,329.88	239,017.20
Time certificates of deposit	44,901.24	42,602.05	42,872.45	33,743.65	55,944.89
Certified checks	.....	.....	.....	.....	50.00
Cashier's checks	912.25	1,602.25	1,081.60	1,560.85	4,739.82
Other liabilities	364.00	50.00	50.00	50.00	.....
Total	$ 240,297.80	$ 252,895.02	$ 293,784.22	$ 278,803.62	$ 380,747.95

Directors—W. E. Enfield, C. O. Earnest, C. A. Harria, J. S. Hill, A. F. Reeves.

NO. 335.

THE MONUMENT STATE BANK, MONUMENT, EL PASO COUNTY

Charles H. Allis, President; Wm. McConnell, Vice-President; Ralph E. Walker, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 20,130.75	$ 19,526.59	$ 20,324.36	$ 17,108.60	$ 16,294.78
Loans and discounts (secured by collateral)	7,348.17	5,843.57	4,711.52	5,237.45	17,248.95
Loans on real estate	3,045.00	3,645.00	3,795.00	3,475.00	.....
Overdrafts (secured and unsecured)	.78	.79	.....	5.45	35.12
United States bonds	.....	.....	.....	1,500.00	1,000.00
Other bonds and securities	7.50	1,008.60	2,507.50	7.50	.....
Furniture and fixtures	1,991.98	1,991.98	1,991.98	1,991.98	1,991.98
Banking house	3,731.77	3,731.77	3,731.77	3,731.77	3,730.77
Other real estate	.....	.....	.....	.....	1,440.00
Due from banks (not reserve banks)	.....	80.00	.....	60.00	.....
Cash items (not including checks on other banks)	.....	.....	9.00	22.05	93.77
Due from reserve banks	9,290.87	6,604.05	3,284.79	5,286.97	4,707.18
Currency	2,340.00	1,438.00	1,635.00	1,072.00	3,572.00
Gold	515.00	505.00	550.00	330.00	177.50
Silver and fractional coin	698.73	348.25	575.41	488.00	638.68
Other resources	.....	.....	3.25	14.84	45.54
Total	$ 49,100.55	$ 44,723.60	$ 43,119.58	$ 40,331.61	$ 50,976.27
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	707.04	497.32	325.19	370.80	437.49
Savings accounts	1,021.35	1,120.02	1,574.37	1,862.07	3,455.31
Individual deposits	29,177.56	30,299.52	28,033.59	24,228.11	32,564.86
Demand certificates of deposit	160.00	160.00	160.00	160.00	.....
Time certificates of deposit	5,852.60	2,491.60	2,852.60	3,088.26	3,211.13
Certified checks	.....	.....	.....	622.37	.....
Cashier's checks	581.00	154.87	173.83	.....	1,307.48
Other liabilities	1,601.00	.27	.....	.....	.....
Total	$ 49,100.55	$ 44,723.60	$ 43,119.58	$ 40,331.61	$ 50,976.27

Directors—Charles H. Allis, John G. Hagen, A. H. Horton, Wm. McConnell, Ralph E. Walker.

No. 296.

FIRST STATE BANK OF NEDERLAND, NEDERLAND, BOULDER COUNTY

W. L. Armstrong, President; J. G. Clark, Vice-President; Howard H. Hoyt, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 17,180.62	$ 24,934.62	$ 37,151.44	$ 37,256.16	$ 28,101.80
Loans and discounts (secured by collateral)	11,514.88	11,939.38	6,784.88	7,482.00	4,830.00
Loans on real estate	25,774.61	21,937.61	17,522.55	18,272.13	14,669.88
Overdrafts (secured and unsecured)	20.00	.....	.20	2.19	.....
United States bonds	.....	.....	.....	12,640.00	15,940.00
Other bonds and securities	1,313.51	3,163.51	2,363.51	1,313.51	1,313.51
Furniture and fixtures	1,438.00	1,438.00	1,438.00	1,438.00	1,438.00
Banking house	1,634.76	1,634.76	1,634.76	1,634.76	1,634.76
Other real estate	.....	.....	.....	.....	212.55
Cash items (not including checks on other banks)	14.70	.....	.....	.....	.....
Due from reserve banks	27,094.99	37,581.12	32,460.86	20,658.50	28,979.59
Currency	3,831.00	2,000.00	5,449.00	4,925.00	6,510.00
Gold	2,000.00	797.50	65.00	.....	.....
Silver and fractional coin	364.22	963.86	423.44	596.82	199.80
Total	$ 92,181.29	$ 106,390.36	$ 105,293.64	$ 106,219.07	$ 103,829.89
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,190.00	1,190.00	1,190.00	1,190.00	1,270.00
Undivided profits, net	.....	18.34	393.45	1,009.35	259.04
Savings accounts	1,228.13	715.08	532.53	272.93	112.28
Individual deposits	68,847.92	81,635.20	82,670.92	87,947.79	86,439.09
Time certificates of deposit	9,487.50	11,899.50	10,114.50	5,476.50	5,356.00
Cashier's checks	1,427.74	932.24	392.24	322.50	393.48
Total	$ 92,181.29	$ 106,390.36	$ 105,293.64	$ 106,219.07	$ 103,829.89

Directors—W. L. Armstrong, W. E. Binder, L. E. Chenault, J. G. Clark, S. A. Greenwood, Otto Hinman, Ira E. Tanner, W. L. Tanner, W. T. Todd.

No. 159.

THE NEW CASTLE STATE BANK, NEW CASTLE, GARFIELD COUNTY

C. C. Parks, President; J. W. Ritter, Vice-President; Edward Ewing, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 42,359.66	$ 43,672.29	$ 54,516.71	$ 52,980.25	$ 55,216.70
Loans and discounts (secured by collateral)	28,057.49	53,613.14	58,107.04	52,261.08	35,811.08
Loans on real estate	225.00	225.00	225.00	225.00	225.00
Overdrafts (secured and unsecured)	1,632.61	1,493.22	1,277.68	1,044.39	3,386.69

United States bonds	.....	.....	850.00	.....	1,750.00
Other bonds and securities	1,596.49	6,674.64	1,659.23	9,088.91	16,063.62
Banking house	1,450.00	1,450.00	1,325.00	1,325.00	1,325.00
Due from reserve banks	90,020.01	51,500.06	16,381.50	11,356.62	45,958.85
Checks on other banks	27.55	582.11	213.90	28.55	256.00
Currency	2,226.00	4,671.00	2,253.00	1,090.00	1,637.00
Gold	1,450.00	2,535.00	2,220.00	2,315.00	1,700.00
Silver and fractional coin	289.15	382.40	274.15	332.05	769.40
Total	$ 169,333.96	$ 166,798.86	$ 139,303.21	$ 132,046.85	$ 164,099.34
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Undivided profits, net	485.39	1,201.54	1,656.59	158,64	815.19
Dividends unpaid	1,000.00	.....	.....	500.00	.....
Individual deposits	119,318.47	117,053.22	90,914.52	84,655.06	114,096.55
Demand certificates of deposit	30,530.10	30,544.10	28,732 10	28,733.15	31,187.60
Total	$ 169,333.96	$ 166,798.86	$ 139,303.21	$ 132,046.85	$ 164,099.34

Directors—Edward Ewing, J. A. MacRae, C. C. Parks, J. W. Ritter, Jos. Yule.

No. 344.

FARMERS AND MERCHANTS BANK OF NEW RAYMER, NEW RAYMER, WELD COUNTY

L. B. Kotouc, President; A. G. Nickerson, Vice-President; Webb B. Martin, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	.....	$ 30,424.19	$ 47,642.63	$ 31,616.20
Loans and discounts (secured by collateral)	.....	.....	35,438.28	19,384.56	20,316.57
Loans on real estate	.....	.....	4,573.20	4,413.20	4,533.20
Overdrafts (secured and unsecured)	.....	.....	665.34	332.53	640.10
United States bonds	.....	.....	.....	500.00	3,200.00
Other bonds and securities	.....	.....	.....	1,084.91	1,252.63
Furniture and fixtures	.....	.....	40.00	755.00	1,910.75
Other real estate	.....	.....	325.00	325.00	325.00
Cash items (not including checks on other banks)	.....	.....	1,102.50	91.55	2,708.64
Due from reserve banks	.....	.....	4,852.81	7,112.44	7,594.20
Checks on other banks	.....	.....	113.60	103.73	.....
Currency	.....	.....	1,425.00	337.00	1,572.00
Gold	.....	.....	10.00	15.00	20.00
Silver and fractional coin	.....	.....	278.30	280.30	738.07
Other resources	.....	.....	277.48	.....	.....
Total	.....	.....	$ 79,525.70	$ 82,377.85	$ 76,427.36

FARMERS AND MERCHANTS BANK OF NEW RAYMER, NEW RAYMER, WELD COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	.....	.....	$ 20,000.00	$ 20,000.00	$ 20,000.00
Surplus fund	.....	.....	2,000.00	2,000.00	2,000.00
Undivided profits, net	.....	.....	.....	393.06	782.41
Bills payable	.....	.....	.....	8,000.00	12,000.00
Individual deposits	.....	.....	52,823.35	38,473.84	31,753.89
Time certificates of deposit	.....	.....	.....	11,008.45	9,385.44
Cashier's checks	.....	.....	4,618.45	2,502.50	505.62
Other liabilities	.....	.....	83.90	.....	.....
Total	.....	.....	$ 79,525.70	$ 82,377.85	$ 76,427.36

Directors—L. E. Aebersold, T. V. Addington, Louis Allen, E. M. Frantz, Charles Kiesel, L. B. Kotouc, Fred L. Knapp, Webb B. Martin, A. G. Nickerson, H. H. Northup.

No. 289.

STATE BANK OF RAYMER, NEW RAYMER, WELD COUNTY

Jess H. Beson, President; Charles E. Carlson, Vice-President; Nives Quinn, Cashier; E. F. Tighe, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 33,110.37	$ 34,913.62	$ 34,247.08	$ 39,555.97	$ 24,626.82
Loans and discounts (secured by collateral)	52,904.14	61,952.54	51,593.67	38,831.75	51,804.03
Loans on real estate	10,225.00	7,300.00	7,000.00	7,000.00	300.00
Overdrafts (secured and unsecured)	31.88	123.16	155.22	263.35	121.23
United States bonds	2,500.00	2,600.00	2,625.00	3,825.00	2,950.00
Other bonds and securities	6,503.08	14,145.57	4,067.81	1,264.66	3,521.75
Furniture and fixtures	952.71	952.71	2,478.43	2,485.99	2,485.99
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Cash items (not including checks on other banks)	73.65	322.70	390.19	131.94	144.45
Due from reserve banks	70,654.65	24,934.68	19,436.09	11,196.86	20,093.71
Currency	6,515.00	5,311.00	4,870.00	4,005.00	1,703.00
Gold	2.50	52.50	87.50	107.50	27.50
Silver and fractional coin	516.33	577.39	457.59	310.27	448.29
Other resources	.....	.....	.....	3,023.50	559.05
Total	$ 184,989.31	$ 154,185.87	$ 128,408.58	$ 113,001.79	$ 109,785.82
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	1,000.00	1,641.76	1,993.19	1,175.80	1,656.66
Bills payable	.....	.....	.....	.....	8,917.00
Dividends unpaid	1,000.00	.....	.....	.....	.....
Individual deposits	141,199.44	105,881.76	81,530.74	62,141.63	56,610.05

Demand certificates of deposit	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Time certificates of deposit	19,047.72	19,981.82	25,431.21	30,150.30	23,105.86
Cashier's checks	2,392.15	7,330.53	258.55	377.85	146.25
Reserved for taxes	350.00	350.00	194.89	156.21	350.00
Other liabilities	1,000.00	.....	.....	.....	.....
Total	$ 184,989.31	$ 154,185.87	$ 128,408.58	$ 113,001.79	$ 109,785.82

Directors—Jess H. Beson, Chas. E. Carlson, J. K. Norwood, J. Nives Quinn, Albert Schmeeckle.

No. 161.

NI WOT STATE BANK, NI WOT, BOULDER COUNTY

N. M. Henry, President; A. M. Dodd, Vice-President; Guy Dodd, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 22,954.41	$ 24,706.40	$ 24,567.99	$ 28,334.73	$ 46,479.34
Loans and discounts (secured by collateral)	9,203.50	9,647.38	18,475.53	17,132.03	11,470.94
Loans on real estate	2,875.00	2,260.00	2,840.00	4,375.00	3,700.00
Overdrafts (secured and unsecured)	403.59	414.24	402.82	646.15	766.14
United States bonds	1,000.00	.....	1,898.00	2,833.00	2,149.00
Bonds to secure postal savings	.....	1,997.00	.....	.....	.....
Other bonds and securities	11,500.00	11,500.00	11,000.00	11,000.00	11,000.00
Furniture and fixtures	950.00	950.00	950.00	950.00	950.00
Banking house	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Due from banks (not reserve banks)	1,793.84	4,242.88	2,434.71	2,680.69	.....
Cash items (not including checks on other banks)	6.00	49.62	20.00	2.50	21.40
Due from reserve banks	29,234.75	19,581.36	18,830.14	6,994.46	9,959.38
Checks on other banks	8.15	29.05	35.35	82.50	203.30
Currency	780.00	1,589.00	1,841.00	1,980.00	2,045.00
Gold	40.00	.....	.....	.....	.....
Silver and fractional coin	1,863.11	928.71	740.75	567.72	638.24
Total	$ 84,912.35	$ 80,195.64	$ 86,336.29	$ 79,878.78	$ 91,682.74
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	603.44	286.70	718.96	1,143.04	1,498.15
Bills payable	.....	.....	.....	.....	10,000.00
Notes rediscounted	.....	.....	.....	5,097.50	.....
Dividends unpaid	700.00	.....	.....	.....	.....
Individual deposits	53,155.25	53,242.95	55,940.84	45,133.95	54,139.90
Time certificates of deposit	17,453.66	13,665.99	16,676.49	15,504.29	13,044.69
Total	$ 84,912.35	$ 80,195.64	$ 86,336.29	$ 79,878.78	$ 91,682.74

Directors—A. M. Dodd, Guy Dodd, S. E. Johnson, Thomas H. Jones, N. M. Henry, Dan Knaus, W. H. Poppe.

No. 298.

THE BANK OF NORWOOD, NORWOOD, SAN MIGUEL COUNTY
(Purchased by the Norwood State Bank, March 18, 1918)

Fred Anderson, President; John Davis, Vice-President; John R. Galloway, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 44,095.23	$ 40,302.52	.....	.....	.....
Loans and discounts (secured by collateral)	29,980.89	25,881.26	.....	.....	.....
Loans on real estate	14,475.20	10,415.09	.....	.....	.....
Overdrafts (secured and unsecured)	156.78	53.24	.....	.....	.....
Other bonds and securities	1,858.58	3,055.59	.....	.....	.....
Furniture and fixtures	1,340.45	1,250.00	.....	.....	.....
Banking house	2,649.17	2,500.00	.....	.....	.....
Other real estate	8,782.35	.....	.....	.....	.....
Due from banks (not reserve banks)	6,017.50	4,070.88	.....	.....	.....
Cash items (not including checks on other banks)	24.50	.....	.....	.....	.....
Due from reserve banks	39,772.11	31,233.91	.....	.....	.....
Checks on other banks	3,570.01	658.68	.....	.....	.....
Currency	2,434.00	3,007.00	.....	.....	.....
Gold	3,285.00	3,617.50	.....	.....	.....
Silver and fractional coin	448.96	205.03	.....	.....	.....
Total	$ 158,890.73	$ 126,250.70	.....	.....	.....
LIABILITIES.					
Capital stock	$ 50,000.00	$ 25,000.00	.....	.....	.....
Surplus fund	.....	2,500.00	.....	.....	.....
Undivided profits, net	5,341.23	43.19	.....	.....	.....
Individual deposits	90,673.54	86,199.55	.....	.....	.....
Time certificates of deposit	12,875.96	12,507.96	.....	.....	.....
Total	$ 158,890.73	$ 126,250.70	.....	.....	.....

Directors—Fred Anderson, H. Rodney Anderson, Alexander Calhoun, John Davis, John R. Galloway.

No. 311.

THE NORWOOD STATE BANK, NORWOOD, SAN MIGUEL COUNTY

W. E. Wheeler, President; Asa B. Perry, Vice-President; D. Lee Staley, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 38,453.62	$ 43,594.02	$ 81,606.12	$ 71,886.79	$ 63,251.30
Loans and discounts (secured by collateral)	48,381.00	48,886.00	82,427.10	87,847.90	64,525.10
Loans on real estate	8,050.00	6,423.00	21,168.83	16,210.83	28,645.15

Overdrafts (secured and unsecured)	36.65	70.75	90.84	380.61	121.09
United States bonds	1,270.00	1,250.00	1,250.00	1,250.00	1,250.00
Other bonds and securities	.....	2,000.00	2,000.00	.....	.....
Furniture and fixtures	3,163.57	3,163.57	3,163.57	3,112.00	3,122.27
Banking house	4,990.76	4,995.26	4,995.26	4,981.26	4,974.26
Other real estate	.....	.....	7,277.85	6,794.78	6,540.63
Due from banks (not reserve banks)	416.66	416.66	1,504.49	577.35	1,082.53
Cash items (not including checks on other banks)	.....	.....	.....	.....	75.00
Due from reserve banks	11,023.73	15,678.56	24,160.14	15,572.34	58,138.12
Checks on other banks	153.24	141.65	469.76	1,607.20	1,411.40
Currency	1,879.00	2,750.00	2,982.00	2,273.00	3,981.00
Gold	732.50	682.50	4,290.00	3,527.50	2,042.50
Silver and fractional coin	569.44	618.63	339.60	476.04	518.45
Other resources	277.93	193.33	112.00	152.00	73.82
Total	$ 119,398.10	$ 130,863.93	$ 237,837.56	$ 216,649.60	$ 239,752.62
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Undivided profits, net	1,365.19	432.07	2,817.42	391.27	1,978.37
Notes rediscounted	22,915.00	18,815.00	24,990.00	24,540.00	25,800.00
Individual deposits	49,101.36	53,658.24	140,387.11	114,138.75	133,043.31
Demand certificates of deposit	19,934.72	32,476.42	43,760.22	43,877.32	29,347.86
Cashier's checks	1,081.83	482.20	882.81	672.25	649.28
Other liabilities	.....	.....	.....	8,030.01	23,933.80
Total	$ 119,398.10	$ 130,863.93	$ 237,837.56	$ 216,649.60	$ 239,752.62

Directors—Alfred Dunham, James Nix, Asa B. Perry, C. D. Waggoner, W. E. Wheeler.

NO. 341.

THE NUCLA STATE BANK, NUCLA, MONTROSE COUNTY

C. O. Earnest, President; C. R. Henderson, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	$ 4,007.23	$ 12,375.23	$ 11,813.02	$ 15,440.48
Loans and discounts (secured by collateral)	.....	12,884.02	18,172.80	22,654.25	22,771.51
Overdrafts (secured and unsecured)	.....	6.47	3.96	147.42	20.32
United States bonds	.....	.....	500.00	125.00	650.00
Other bonds and securities	.....	.....	.....	.....	9.00
Furniture and fixtures	.....	1,404.98	1,474.98	1,482.28	1,754.78
Cash items (not including checks on other banks)	.....	376.68	.....	.....	.....
Due from reserve banks	.....	7,986.34	6,728.57	7,589.57	20,845.42
Checks on other banks	.....	.....	550.00	20.00	.....
Currency	.....	1,662.00	1,541.00	852.00	2,433.00
Gold	.....	285.00	165.00	212.50	55.00

THE NUCLA STATE BANK, NUCLA, MONTROSE COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Silver and fractional coin	.....	556.48	739.20	678.15	834.89
Expense account	.....	646.41	.....	.....	70.78
Other resources	.....	.....	1,230.97	1,606.03	1,149.26
Total	.....	$ 29,815.61	$ 43,481.71	$ 47,180.22	$ 66,034.44
LIABILITIES.					
Capital stock	.....	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	.....	444.65	813.04	1,140.75	.....
Individual deposits	.....	17,650.76	29,760.67	32,304.34	51,266.88
Time certificates of deposit	.....	330.00	1,892.00	2,725.13	3,729.50
Cashier's checks	.....	390.20	16.00	10.00	28.55
Other liabilities	.....	.....	.....	.....	9.51
Total	.....	$ 29,815.61	$ 43,481.71	$ 47,180.22	$ 66,034.44

Directors—Jacob Dobler, C. O. Earnest, C. R. Henderson, W. A. Hopkins, L. Vestal.

NO. 139.

FIRST STATE BANK OF NUNN, NUNN, WELD COUNTY

B. F. Clark, President; Amos Entwistle, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 32,631.83	$ 27,209.29	$ 26,383.90	$ 28,983.90	$ 26,750.77
Loans and discounts (secured by collateral	31,755.62	25,649.90	29,298.82	35,105.89	33,429.10
Loans on real estate	2,232.25	1,822.25	2,515 00	4,540.00	4,340.00
Overdrafts (secured and unsecured)	113.85	145.99	624.33	416.30	369.09
United States bonds	.....	.....	7,825.00	4,925.00	.....
Other bonds and securities	.....	1,025.00	.....	90.00	19,109.08
Furniture and fixtures	800.00	800.00	800.00	750.00	750.00
Banking house	1,900.00	1,900.00	1,900.00	1,850.00	1,850.00
Other real estate	725.00	725.00	725.00	675.00	500.00
Cash items (not including checks on other banks)	.....	397.27	14.80	192 29	18.35
Due from reserve banks	7,500.49	9,708.79	7,089.21	1,675.77	23,914.05
Checks on other banks	.....	.....	.....	99.00	118.70
Currency	1,674.00	1,685.00	1,607.00	1,435.00	1,856.00
Gold	92.50	82.50	82 50	82.50	82.50
Silver and fractional coin	909.16	563.32	668.97	1,056.64	620.88
Total	$ 80,334.70	$ 71,714.31	$ 79,534.53	$ 81,877.29	$ 113,708.52
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	4,500.00	4,500.00	4,500.00	5,500.00	5,500.00

Undivided profits, net	348.15	794.79	1,082.24	13.00	587.53
Dividends unpaid	400.00	.....	.....	400.00	.....
Individual deposits	54,852.75	44,401.72	51,694.49	48,206.17	82,278.76
Demand certificates of deposit	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Time certificates of deposit	5,733.80	7,517.80	7,757.80	13,258.12	10,842.23
Total	$ 80,334.70	$ 71,714.31	$ 79,534.53	$ 81,877.29	$ 113,708.52

Directors—Ewell M. Clark, B. F. Clark, Amos Entwistle, Marie E. Entwistle.

NO. 189.

ROUTT COUNTY BANK, OAK CREEK, ROUTT COUNTY

E. L. Prentiss, President; J. C. Burger, Vice-President; W. Allen Cliff, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 27,801.29	$ 27,477.31	$ 30,395.59	$ 30,276.61	$ 24,422.71
Loans and discounts (secured by collateral)	45,746.06	36,367.98	32,597.21	31,480.65	31,869.13
Loans on real estate	10,400.90	11,711.19	11,595.78	10,119.69	6,997.13
United States bonds	.....	3,750.00	8,400.00	7,550.00	15,150.00
Bonds to secure postal savings	12,000.00	12,000.00	12,000.00	12,000.00	17,000.00
Other bonds and securities	19,704.03	19,617.44	15,893.91	14,204.16	19,254.48
Premium on bonds	323.40	323.40	323.40	323.40	323.40
Furniture and fixtures	3,000.00	3,000.00	3,000.00	3,000.00	2,500.00
Other real estate	2,903.41	2,895.77	2,886.77	2,871.77	2,859.77
Due from banks (not reserve banks)	26.90	247.20	756.80	702.48	173.25
Due from reserve banks	28,404.60	29,783.84	11,780.94	25,464.54	42,603.80
Currency	10,810.00	9,225.00	19,018.00	13,615.00	5,941.00
Gold	765.00	125.00	312.50	40.00	105.00
Silver and fractional coin	2,741.42	1,597.16	2,349.21	1,741.52	1,355.03
Expense account	.....	209.47	.....	.....	.....
Other resources	.....	.....	.....	.....	2,250.00
Total	$ 164,627.01	$ 158,330.76	$ 151,310.11	$ 153,389.82	$ 172,804.70
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,425.00	1,555.00	1,555.00	1,555.00	1,555.00
Undivided profits, net	1,524.02	.....	535.29	770.25	1,602.54
Postal savings accounts	7,813.73	6,638.68	5,894.26	5,744.32	12,771.84
Individual deposits	110,404.30	101,356.35	95,189.18	101,787.91	108,229.77
Demand certificates of deposit	4,062.78	5,418.30	3,829.50	3,137.57	4,464.57
Time certificates of deposit	29,397.18	33,362.43	34,306.88	30,394.77	34,180.98
Total	$ 164,627.01	$ 158,330.76	$ 151,310.11	$ 153,389.82	$ 172,804.70

Directors—J. C. Burger, W. Allen Cliff, E. L. Prentiss.

NO. 331.

THE OLATHE STATE BANK, OLATHE, MONTROSE COUNTY

T. B. Townsend, President; C. B. Akard, Vice-President; C. C. Wortman, Cashier; W. A. Berry, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 81,983.75	$ 59,562.47	$ 65,010.62	$ 57,708.06	$ 90,209.54
Loans and discounts (secured by collateral)	73,269.30	90,374.59	69,071.06	58,623.51	64,893.37
Loans on real estate	1,610.00	1,610.00	.....	.....	
Overdrafts (secured and unsecured)	131.16	34.38	86.81	78.52	89.21
United States bonds	2,097.00	5,818.00	1,597.00		1,409.19
Other bonds and securities	.....	.....	420.62	1,615.48	1,728.62
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	5,400.00	5,400.00	5,400.00	5,400.00	5,400.00
Due from reserve banks	20,863.13	22,440.88	22,255.67	12,323.57	28,256.15
Checks on other banks	384.07	384.63	181.77	217.55	148.04
Currency	6,700.00	6,586.00	4,731.00	4,626.00	5,736.00
Gold	385.00	730.00	70.00	45.00	
Silver and fractional coin	650.40	701.55	580.82	830.30	1,000.66
Total	$ 194,473.81	$ 194,642.50	$ 170,405.37	$ 142,467.99	$ 199,870.78
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	.....		500.00	500.00	800.00
Undivided profits, net	1,760.43	4,004.80	2,095.96	2,839.91	1,181.77
Savings accounts	6,675.75	5,516.21	4,759.58	4,514.24	4,104.42
Dividends unpaid	.....	.....	48.00	12.00	20.00
Individual deposits	104,509.44	103,302.82	77,840.57	52,224.82	108,960.18
Demand certificates of deposit	6,527.58	5,006.25	10,303.50	9,705.96	5,208.16
Time certificates of deposit	25,000.61	26,812.42	24,857.76	22,671.06	29,596.25
Total	$ 194,473.81	$ 194,642.50	$ 170,405.37	$ 142,467.99	$ 199,870.78

Directors—C. B. Akard, A. T. Hawkyard, E. L. Osborn, T. B. Townsend, C. C. Wortman.

NO. 300.

THE OLNEY SPRINGS STATE BANK, OLNEY SPRINGS, CROWLEY COUNTY

John H. Cowden, President; J. C. Campbell, Vice-President; W. M. Thomas, Cashier; Geo. C. Round, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 41,350.15	$ 49,638.26	$ 50,298.43	$ 49,732.16	$ 60,303.97
Loans and discounts (secured by collateral)	44,706.49	43,672.84	43,584.38	38,327.55	40,497.81
Loans on real estate	1,300.00	1,300.00	1,450.00	1,285.00	635.00
Overdrafts (secured and unsecured)	54.13	53.39	187.94	108.92	1,166.13
United States bonds		50.00	100.00	100.00	2,250.00

Other bonds and securities		211.50	211.50	211.50	211.50
Furniture and fixtures	817.20	1,682.20	1,682.20	1,500.00	1,500.00
Banking house	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Cash items (not including checks on other banks)	611.10	127.35	5,347.82	453.82	149.47
Due from reserve banks	7,195.06	24,504.03	9,162.62	14,605.45	15,023.35
Currency	1,660.00	2,415.00	1,221.00	1,633.00	2,052.00
Gold	230.00	255.00	270.00	290.00	372.50
Silver and fractional coin	627.86	518.50	571.75	829.02	1,203.85
Total	$ 104,884.99	$ 130,818.07	$ 123,117.64	$ 115,106.42	$ 131,395.58
LIABILITIES					
Capital stock	25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Undivided profits, net	1,551.68	1,821.72	2,497.13	2,784.75	3,851.35
Bills payable	22,300.00	7,300.00	10,000.00	10,000.00	
Individual deposits	48,074.56	76,837.81	66,167.43	57,053.70	70,720.89
Demand certificates of deposit	5,000.00	5,000.00	10,000.00	10,000.00	10,000.00
Time certificates of deposit	1,755.75	13,648.53	8,248.53	9,067.97	20,623.34
Cashier's checks			1.55		
Total	$ 104,884.99	$ 130,818.07	$ 123,117.64	$ 115,106.42	$ 131,395.58

Directors—J. C. Campbell, John H. Cowden, H. T. Craig, Leroy Mancher, C. H. Auckland.

NO. 323.

THE ORCHARD STATE BANK, ORCHARD, MORGAN COUNTY

H. Girardot, President; Wm. Butters, Vice-President; I. L. Rosenbaum, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 5,348.07	$ 7,944.11	$ 13,577.41	$ 12,680.62	$ 13,733.91
Loans and discounts (secured by collateral)	39,082.73	28,458.31	39,339.88	42,576.41	36,168.37
Overdrafts (secured and unsecured)	47.82	40.71	233.27	81.04	173.88
United States bonds		1,850.00	2,650.00	4,200.00	8,950.00
Other bonds and securities	476.00	173.00	99.06	609.70	897.34
Furniture and fixtures	1,314.49	1,314.49	1,614.74	1,614.74	1,619.34
Banking house	3,037.15	3,037.15	3,070.90	3,070.90	3,104.90
Due from banks (not reserve banks)	1,254.48	382.15	62.00		
Cash items (not including checks on other banks)	92.30	223.41	94.00	624.00	1,937.85
Due from reserve banks	3,871.75	5,713.58	9,976.35	5,977.14	7,550.99
Checks on other banks		450.90		21.41	395.08
Currency	1,023.00	1,386.00	1,597.00	1,943.00	882.00
Gold	60.00	150.00	170.00		
Silver and fractional coin	597.44	569.56	557.49	665.45	686.44
Expense account	149.55				
Other resources	20.00			188.83	
Total	$ 47,344.78	$ 51,693.37	$ 73,342.13	$ 74,556.21	$ 76,050.10

THE ORCHARD STATE BANK, ORCHARD, MORGAN COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,020.00	1,020.00	1,020.00	1,020.00
Undivided profits, net	229.87	110.80	78.18	1,074.90	2,578.44
Bills payable	10,000.00	5,000.00	5,000.00	10,000.00	10,000.00
Individual deposits	23,720.83	31,634.82	48,498.18	40,654.89	42,674.13
Time certificates of deposit	1,504.74	1,615.02	7,062.76	11,137.54	9,006.53
Certified checks	240.00	240.00	240.00	15.00	.....
Cashier's checks	649.34	2,072.73	1,443.01	653.91	771.00
Total	$ 47,344.78	$ 51,693.37	$ 73,342.13	$ 74,556.24	$ 76,050.10

Directors—Wm. Butters, H. Girardot, Wm. Keal, H. N. Kuhn, Alonzo Petteys, I. L. Rosenbaum, John Wyckoff.

NO. 249.

CITIZENS STATE BANK OF ORDWAY, ORDWAY, CROWLEY COUNTY

M. T. Nelson, President; A. R. Widick, W. C. Walker, Vice-Presidents; Everett Nelson, Cashier; E. L. Brown, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 72,341.64	$ 70,941.08	$ 53,599.82	$ 60,182.01	$ 53,576.04
Loans and discounts (secured by collateral)	87,742.25	90,421.34	107,199.66	113,142.53	119,986.56
Loans on real estate	800.00	.....	.....	.....	.....
Overdrafts (secured and unsecured)	229.51	447.97	468.47	325.02	801.65
United States bonds	700.00	4,700.00	.....	.....	550.00
Other bonds and securities	1,035.81	1,415.96	372.18	1,471.12	7,614.18
Furniture and fixtures	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)	321.16	348.45	1,236.00	127.59	347.35
Due from reserve banks	44,999.63	34,085.87	28,459.56	22,307.13	15,921.07
Checks on other banks	1,836.14	521.32	1,510.08	135.25	2,525.40
Currency	2,618.00	2,180.00	3,453.00	2,243.00	3,973.00
Gold	1,000.00	1,245.00	1,440.00	1,447.50	1,482.50
Silver and fractional coin	764.41	625.09	884.54	1,693.81	1,325.90
Other resources	2,013.83	100.00	.....	.....	4,002.46
Total	$ 219,402.38	$ 210,032.08	$ 201,623.31	$ 206,074.96	$ 215,106.11
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	7,000.00	7,000.00	7,000.00	7,000.00	7,250.00
Undivided profits, net	2,101.80	1,922.32	1,739.77	2,372.75	1,455.32
Notes rediscounted	.....	.....	.....	26,068.00	31,386.68

Savings accounts	2,595.07	1,990.93	3,711.78	4,070.85	2,570.81
Individual deposits	147,906.54	143,044.65	134,051.25	110,932.57	112,996.72
Due to banks (not reserve banks)	.....	.....	.....	.....	3,997.00
Time certificates of deposit	32,985.40	28,975.18	28,791.09	29,289.95	29,085.11
Certified checks	.....	.....	.....	17.14	47.06
Cashier's checks	1,813.57	2,099.00	1,329.42	1,323.70	1,317.41
Total	$ 219,402.38	$ 210,032.08	$ 201,623.31	$ 206,074.96	$ 215,106.11

Directors—Peter Kaiser, Martin T. Nelson, Everett Nelson, W. C. Walker, A. R. Widick.

NO. 328.

FARMERS STATE BANK OF OTIS, OTIS, WASHINGTON COUNTY

Thos. P. Rehder, President; Albert Stafrin, Vice-President; H. C. Stephens, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 28,462.95	$ 26,528.50	$ 39,768.67	$ 57,016.40	$ 41,753.99
Loans and discounts (secured by collateral)	32,082.34	45,177.86	63,470.89	59,484.86	69,375.80
Loans on real estate	3,400.00	3,880.00	2,940.00	7,110.00	8,820.00
Overdrafts (secured and unsecured)	147.85	311.82	898.45	347.71	966.53
Other bonds and securities	2,208.25	2,734.45	2,522.90	1,130.97	2,170.36
Furniture and fixtures	1,311.22	1,311.22	1,311.22	1,926.22	3,468.22
Banking house	.....	1,416.50	1,416.50	7,416.50	9,852.46
Due from banks (not reserve banks)	.....	.....	7.00	.....	500.00
Due from reserve banks	14,946.67	28,826.68	19,047.51	22,721.42	18,362.39
Checks on other banks	525.25	498.73	2,240.94	2,195.42	8,883.14
Currency	2,265.00	2,156.00	220.00	4,535.00	4,596.00
Gold	70.00	15.00	30.00	.....	235.00
Silver and fractional coin	221.86	476.65	166.28	598.88	529.13
Other resources	.....	.....	.....	.....	85.25
Total	$ 85,641.39	$ 113,333.41	$ 134,040.36	$ 164,483.38	$ 169,598.27
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	1,500.00	1,500.00	7,500.00	7,500.00	7,500.00
Undivided profits, net	272.16	445.00	1,604.30	1,847.32	4,840.10
Bills payable	15,310.00	10,000.00	10,000.00	20,000.00	20,000.00
Individual deposits	41,346.29	65,026.05	74,796.97	60,928.37	74,246.46
Time certificates of deposit	12,212.94	21,362.36	25,139.09	59,207.79	48,011.71
Total	$ 85,641.39	$ 113,333.41	$ 134,040.36	$ 164,483.38	$ 169,598.27

Directors—R. E. Haverland, H. C. Hoch, C. C. Fisch, Jas. G. Holsclaw, Thos. P. Rehder, Albert Stafrin, H. C. Stephens.

NO. 270.

CITIZENS STATE BANK OF OURAY, OURAY, OURAY COUNTY

T. A. Mostyn, President; B. H. Dupraw, Vice-President; David S. Boyd, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 44,567.42	$ 37,464.57	$ 40,732.15	$ 39,750.21	$ 32,199.35
Loans and discounts (secured by collateral)	68,942.24	67,359.82	68,312.25	66,348.97	66,800.91
Loans on real estate	12,017.05	13,631.50	9,248.30	9,113.30	8,940.00
Overdrafts (secured and unsecured)	35.95	92.74	70.59	104.60	225.13
United States bonds		1,900.00	11,450.00	3,050.00	6,650.00
Bonds to secure postal savings	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Other bonds and securities	9,115.00	7,715.00	8,011.00	19,042.50	9,491.19
Premium on bonds	40.00	40.00	40.00	40.00	40.00
Furniture and fixtures	1,900.00	1,900.00	1,800.00	1,800.00	2,000.00
Banking house				10,000.00	12,000.00
Due from banks (not reserve banks)				574.80	
Cash items (not including checks on other banks)	230.96	406.00	145.55	165.75	445.77
Due from reserve banks	30,019.54	41,864.17	35,425.61	39,561.50	45,068.77
Checks on other banks	327.80	235.33	2,006.14	22.02	2,426.20
Currency	7,500.00	5,985.00	7,334.00	9,849.00	4,944.00
Gold	820.00	1,377.50	1,557.50	1,975.00	2,400.00
Silver and fractional coin	869.20	1,008.32	1,275.23	937.40	881.48
Other resources		2,000.00			11,000.00
Total	$ 179,385.16	$ 185,979.95	$ 190,408.32	$ 205,335.05	$ 208,512.80
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	6,000.00	6,000.00	6,000.00	7,000.00	7,000.00
Undivided profits, net	678.65	374.01	1,581.38	1,058.35	1,809.07
Savings accounts	564.90	305.25	556.00	712.55	1,038.40
Postal savings accounts	185.18	2,806.41	1,018.13	1,745.13	930.67
Dividends unpaid	750.00	15.00			
Individual deposits	81,566.52	85,634.05	101,885.04	105,548.72	109,128.83
Due to banks (not reserve banks)	597.38		424.34		737.76
Due to reserve banks		701.35			
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	67,865.49	67,669.82	58,431.57	67,080.81	66,445.76
Cashier's checks	677.04	1,971.06	11.86	1,689.49	922.31
Reserved for interest	500.00	500.00	500.00	500.00	500.00
Total	$ 179,385.16	$ 185,979.95	$ 190,408.32	$ 205,335.05	$ 208,512.80

Directors—C. G. Bennett, David S. Boyd, Fred Carroll, T. A. Mostyn, E. E. Wheeler.

NO. 94.

MINERS AND MERCHANTS BANK, OURAY, OURAY COUNTY

M. D. Thatcher, President; J. H. Thatcher, Vice-President; C. F. Jordan, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 70,008.00	$ 80,265.00	$ 75,341.00	$ 41,145.75	$ 41,770.00
Loans and discounts (secured by collateral)	6,118.84	3,343.84	11,407.84	10,898.09	18,093.15
Overdrafts (secured and unsecured)	1.96	75.75	82.91	95.75	2.11
United States bonds		650.00	800.00	1,185.27	2,720.32
Other bonds and securities	118,025.89	115,936.18	128,571.16	113,396.02	111,731.93
Other real estate	1,104.00	1,104.00	1,104.00	1,104.00	1,104.00
Due from banks (not reserve banks)				248.60	
Due from reserve banks	27,444.19	18,950.21	10,787.67	49,861.10	36,486.68
Checks on other banks	2,412.84	1,741.72	1,734.44	526.75	235.72
Currency	8,989.00	6,694.00	6,374.00	5,802.00	5,925.00
Gold	1,925.00	2,567.50	2,857.50	3,050.00	3,647.50
Silver and fractional coin	1,004.92	1,054.12	1,503.94	1,645.65	1,515.84
Other resources				5,000.00	2,000.00
Total	$ 237,025.65	$ 232,382.62	$ 240,564.46	$ 233,958.98	$ 225,262.25
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	6,000.00
Undivided profits, net	1,572.15	2,922.37	3,910.34	3,262.20	3,822.87
Individual deposits	120,491.69	118,617.40	131,115.22	113,277.86	109,985.40
Due to banks (not reserve banks)	1,754.79	667.53	774.40	738.71	2,291.48
Demand certificates of deposit	3,965.20	15,032.69	11,977.37	5,898.58	4,613.50
Time certificates of deposit	76,979.63	62,500.18	59,895.98	78,124.65	70,829.30
Reserved for interest	2,119.75	1,942.19	2,066.99	1,977.00	2,177.35
Reserved for taxes	1,132.44	700.26	824.16	679.98	512.35
Total	$ 237,025.65	$ 232,382.62	$ 240,564.46	$ 233,958.98	$ 225,262.25

Directors—C. F. Jordan, J. H. Thatcher, M. D. Thatcher

NO. 334.

THE PADRONI STATE BANK, PADRONI, LOGAN COUNTY

S. A. Richerson, President; L. K. Parr, Vice-President; C. M. Harris, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 11,757.66	$ 21,192.20	$ 19,061.66	$ 18,197.16	$ 19,272.78
Loans and discounts (secured by collateral)	13,647.31	11,842.36	9,015.24	5,430.30	5,604.60
Overdrafts (secured and unsecured)	142.60	48.06	206.84	120.04	208.93
United States bonds	300.00	500.00	1,450.00	1,300.00	1,950.00

THE PADRONI STATE BANK, PADRONI, LOGAN COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Other bonds and securities	385.15	1,002.70	1,382.25	756.25	802.22
Furniture and fixtures	1,154.34	1,154.34	1,704.34	1,704.34	1,704.34
Due from reserve banks	9,953.35	728.01	2,952.36	3,096.01	4,221.59
Currency	1,500.00	1,606.00	.....	.....	.....
Silver and fractional coin	386.92	.....	663.56	524.11	895.50
Expense account	1,651.65	2,115.33	.....	475.02	243.38
Other resources	.....	.....	2,438.93	.....	.....
Total	$ 40,879.98	$ 40,189.00	$ 38,875.18	$ 31,613.23	$ 34,903.34
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Individual deposits	22,573.69	21,808.58	19,112.23	12,728.39	21,494.60
Time certificates of deposit	6,604.25	6,286.75	6,924.21	7,880.46	1,992.68
Cashier's checks	.....	5.50	.....	4.38	416.06
Reserved for interest	702.04	.....	.....	.....	.....
Other liabilities	.....	1,088.17	1,838.74	.....	.....
Total	$ 40,879.98	$ 40,189.00	$ 38,875.18	$ 31,613.23	$ 34,903.34

Directors—Jas. P. Burney, C. M. Harris, J. A. Harris, H. J. Hewett, L. K. Parr, S. A. Richerson, Iver Smith.

NO. 147.

CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS, ARCHULETA COUNTY

Fred Catchpole, President; J. S. Hatcher, Vice-President; L. J. Catchpole, Cashier; R. W. Smith, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 136,488.43	$ 140,147.38	$ 149,794.94	$ 144,918.01	$ 156,806.42
Loans and discounts, secured by collateral)	169,725.70	165,384.36	108,962.09	108,962.09	102,026.38
Loans on real estate	53,930.84	35,343.86	45,978.25	45,978.25	46,837.25
Overdrafts (secured and unsecured)	6.75	23.78	53.29	190.61	68.72
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	5,541.33	5,252.33	3,330.30	3,938.97	4,715.80
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other real estate	116.21	116.21	116.21	116.21	116.21
Due from banks (not reserve banks)	.....	10,000.00	15,020.55	5,041.85	.....
Cash items (not including checks on other banks)	.....	.....	.....	.....	583.11
Due from reserve banks	98,430.08	61,707.53	38,549.62	50,512.77	101,128.85
Checks on other banks	56.50	.....	340.10	75.53	.....
Currency	13,117.00	9,736.00	11,164.00	5,678.00	5,284.00

Gold	3,702.50	3,827.50	4,122.50	4,460.00	4,647.50
Silver and fractional coin	1,608.58	2,873.68	2,625.80	2,522.09	2,744.25
Total	$ 488,723.92	$ 440,412.63	$ 386,057.65	$ 378,394.38	$ 430,958.49
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	.....	2,701.97	3,230.57	3,082.16	4,724.64
Postal savings accounts	889.36	709.58	1,257.61	1,000.00	781.08
Individual deposits	320,701.97	270 662.86	230,785.71	226,680.43	289,893.13
Due to banks (not reserve banks)	25,999.36	31,697.92	30,490.11	28,662.57	29,824.62
Time certificates of deposit	68,660.06	70,897.89	51,011.92	58,628.57	47,406.23
Cashier's checks	13,690.39	4,959.63	10,498.95	4,896.69	2,929.22
Reserved for taxes	3,782.78	3,782.78	3,782.78	443.96	.....
Other liabilities	.....	.....	.....	.....	399.57
Total	$ 488,723.92	$ 440,412.63	$ 386,057.65	$ 378,394.38	$ 430,958.49

Directors—Fred Catchpole, L. J. Catchpole, J. S. Hatcher, David Hersch.

NO. 359.

STOCKMEN'S AND MERCHANTS' BANK, PAGOSA SPRINGS, ARCHULETA COUNTY

(Certificate of Authority Issued December 17, 1918)

John C. Murray, President; Leslie E. Hubbard, Vice-President; Emery D. Hollowell, Cashier.

Directors—John C. Murray, Leslie E. Hubbard, Emery D. Hollowell.

NO. 304.

THE PAOLI STATE BANK, PAOLI, PHILLIPS COUNTY

R. L. Johnson, President; Paul Holmquist, S. D. Goddard, Vice-Presidents; R. G. McKibben, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 24,517.35	$ 25,311.70	$ 28,989.73	$ 31,599.21	$ 34,296.65
Loans and discounts (secured by collateral)	6,658.10	9,413.95	9,183.95	10,273.19	10,100.94
Loans on real estate	.....	.....	300.00	600.00	150.00
Overdrafts (secured and unsecured)	99.31	228.50	305.21	424.51	1,286.97
United States bonds	.....	1,002.63	1,003.63	1,000.00	3,085.00
Furniture and fixtures	1,351.03	1,373.38	1,373.38	2,036.88	1,876.88
Banking house	2 665.30	2,665.30	2,665.30	2,665.30	2,723.80
Due from banks (not reserve banks)	1,148.67	215.34	8,977.12	3,821.23	1,047.98

THE PAOLI STATE BANK, PAOLI, PHILLIPS COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Cash items (not including checks on other banks)	.....	20.00	12.75	1.49	.....
Due from reserve banks	8,484.72	18,992.26	22,883.96	15,219.92	12,970.08
Checks on other banks	210.00	1,000.00	6.75	.....	502.24
Currency	1,700.00	2,400.00	3,291.00	3,440.00	950.00
Gold	165.00	175.00	175.00	175.00	175.00
Silver and fractional coin	916.31	1,026.86	720.90	457.27	1,155.20
Total	$ 47,915.79	$ 63,824.92	$ 79,887.68	$ 71,714.00	$ 70,320.74
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	655.00	655.00	655.00	655.00	655.00
Undivided profits, net	696.96	638.42	806.61	1,264.75	1,308.31
Notes rediscounted	.....	.....	.....	.....	4,000.00
Individual deposits	29,356.41	46,089.97	61,647.14	48,788.16	44,012.79
Time certificates of deposit	6,726.26	6,269.53	6,578.18	11,003.29	9,331.68
Cashier's checks	481.16	172.00	200.75	2.80	1,012.96
Total	$ 47,915.79	$ 63,824.92	$ 79,887.68	$ 71,714.00	$ 70,320.74

Directors—S. D. Goddard, H. C. Hargreaves, Paul Holmquist, R. L. Johnson, J. G. Richardson.

NO. 97.

FRUIT EXCHANGE STATE BANK, PAONIA, DELTA COUNTY

Weldon Hammond, President; T. T. Duffield, Vice-President; W. T. Baetjer, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 35,897.91	$ 28,983.63	$ 29,153.23	$ 30,883.30	$ 36,870.96
Loans and discounts (secured by collateral)	59,591.60	84,498.32	83,441.16	69,954.58	68,424.33
Loans on real estate	9,100.00	8,900.00	8,700.00	8,600.00	8,200.00
Overdrafts (secured and unsecured)	120.12	1,501.68	887.47	540.49	1,745.27
United States bonds	.....	.....	2,100.00	2,250.00	2,300.00
Other bonds and securities	23,373.44	23,714.99	24,361.80	23,016.00	24,533.80
Furniture and fixtures	2,500.00	2,500.00	2,500.00	3,200.00	3,200.00
Other real estate	15,797.57	15,797.57	15,797.57	15,685.57	15,685.57
Due from banks (not reserve banks)	639.29	621.78	810.47	561.35	642.91
Due from reserve banks	61,772.13	38,453.34	19,643.60	18,859.48	84,469.62
Checks on other banks	209.95	276.53	128.84	501.65	420.64
Currency	5,417.00	4,664.00	6,296.00	4,884.00	5,567.00
Gold	3,965.00	3,025.00	1,935.00	1,955.00	2,705.00
Silver and fractional coin	1,932.74	1,686.97	1,068.96	1,664.33	856.38
Other resources	18.00	.....	.....	.....	103,640.16
Total	$ 220,334.75	$ 214,623.81	$ 196,824.10	$ 182,555.75	$ 359,261.64

LIABILITIES					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	.....	.....	.....	1,718.68	.....
Undivided profits, net	2,040.42	2,297.32	2,797.30	5,000.00	1,026.87
Individual deposits	128,472.57	120,652.68	91,753.01	81,138.96	262,116.56
Due to banks (not reserve banks)	.....	.....	.....	1,341.58	7,775.36
Time certificates of deposit	59,821.76	61,673.81	72,273.79	63,356.53	58,342.85
Total	$ 220.334.75	$ 214,623.81	$ 196,824.10	$ 182,555.75	$ 359,261.64

Directors—W. T. Baetjer, H. L. Curtiss, T. T. Duffield, Weldon Hammond, W. J. Hollands.

NO. 221.

THE PARKER STATE BANK, PARKER, DOUGLAS COUNTY

C. B. Ames, President; Harold B. Senter, Vice-President; Fred B. Hood, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 37,789.10	$ 44,217.14	$ 47,909.79	$ 46,402.35	$ 39,534.88
Loans and discounts (secured by collateral)	34,267.36	40,015.23	46,599.40	47,607.44	51,323.91
Loans on real estate	8,910.00	6,338.10	5,260.00	6,460.00	5,830.00
Overdrafts (secured and unsecured)	371.94	239.01	146.21	180.14	117.40
United States bonds	2,350.00	2,250.00	14,100.00	9,183.66	4,184.05
Other bonds and securities	564.80	1,483.99	78.00	78.00	489.37
Furniture and fixtures	1,600.00	2,115.00	2,115.00	2,050.00	2,050.00
Banking house	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00
Cash items (not including checks on other banks))	.....	209.57	.....	.....	.....
Due from reserve banks	32,322.50	23,021.43	27,646.59	25,618.75	23,550.45
Checks on other banks	99.36	.....	348.23	3.50	328.86
Currency	3,771.00	3,435.00	3,215.00	3,277.00	3,466.00
Gold	965.00	990.00	965.00	970.00	1,390.00
Silver and fractional coin	569.17	468.52	872.66	1,398.57	823.31
Total	$ 125,030.23	$ 126,232.99	$ 150,705.88	$ 144,679.41	$ 134.538.23
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,200.00	2,600.00	2,600.00	3,000.00	3,000.00
Undivided profits, net	1,061.62	58.44	1,047.80	330.00	678.24
Notes rediscounted	.....	.....	.....	.....	6,577.00
Dividends unpaid	.....	.....	.....	400.00	.....
Individual deposits	73,570.60	71,577.31	102,030.04	92,983.58	75,874.42
Time certificates of deposit	37,748.41	41,845.19	34,007.08	37,541.04	37,295.88
Cashier's checks	449.60	152.05	1,020.96	424.79	1,112.69
Total	$ 125,030.23	$ 126,232.99	$ 150,705.88	$ 144,679.41	$ 134.538.23

Directors—C. B. Ames, Fred B. Hood, Harold A. Senter.

NO. 290.

THE PEETZ STATE BANK, PEETZ, LOGAN COUNTY

C. C. Hansen, President; R. A. Babcock, Vice-President; M. A. Shipman, Jr., Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 77,835.32	$ 70,419.50	$ 59,216.64	$ 65,556.10	$ 54,904.46
Loans and discounts (secured by collateral)	24,617 88	27,019.93	29,616.16	31,370.81	32,373.58
Loans on real estate	2,461.34	2,461.34	4,460.68	4,461.34	1,466.68
Overdrafts (secured and unsecured)	1,351.96	2,403.84	422 82	278.25	484.80
United States bonds	.....	1,000.00	.....	.....	2,223.29
Other bonds and securities	401.15	1,777.49	2,834.95	2,011.97	401.01
Furniture and fixtures	1,500.00	1,500.00	1,512.45	1,512.45	2,212.45
Banking house	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
Due from banks (not reserve banks)	1,132.04	7,151.63	177.27	340.77	4,421.29
Cash items (not including checks on other banks)	295.70	16.25	.....	10.00	11.91
Due from reserve banks	.....	40,508.09	8,816.63	20,857.92	16,418.54
Checks on other banks	18,710.10	.....	.....	.....	.....
Currency	2,525.00	4,022 00	2,873.00	1,782.00	4,067.00
Gold	550.00	555.00	565.00	570.00	570.00
Silver and fractional coin	856.61	613.53	826.90	553.49	1,017.50
Other resources	303.22	406.92	.....	3,185.48	3,011.21
Total	$ 133,640.32	$ 160,955.52	$ 112,422.50	$ 133,590.58	$ 124,683.72
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	1,769.69	1,516.62	3,540.32	3,060.18	3,021.18
Bills payable	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Individual deposits	81,611.96	113,733.90	60,523.25	71,596.34	71,359.44
Time certificates of deposit	25,058.67	20,705.00	23,358.93	33,934.06	25,303.10
Reserved for taxes	200.00	.....	.....	.....	.....
Total	$ 133,640.32	$ 160,955.52	$ 112,422.50	$ 133,590.58	$ 124,683.72

Directors—R. A. Babcock, C. C. Hansen, T. J. Hansen, M. A. Shipman, Jr.

NO. 312.

FARMERS STATE BANK OF PEYTON, PEYTON, EL PASO COUNTY

J. J. Eubank, President; J. W. Howitt, Vice-President; Karl Herzberger, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 25,684.64	$ 22,163.71	$ 26,852.86	$ 29,341.36	$ 35,950.62
Loans and discounts (secured by collateral)	22,055.35	26,669.40	29,699.50	23,206.14	26 862 53
Loans on real estate	.....	1,500.00	1,500.00	1,500.00	1,500.00

Overdrafts (secured and unsecured)	.....	135.38	151.42	339.27	121.34
United States bonds	.....	1,000.00	.....	983.44	2,724.44
Other bonds and securities	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Furniture and fixtures	1,319.82	1,250.00	1,250.00	1,250.00	1,250.00
Banking house	1,459.24	1,459.24	1,459.24	1,459.24	1,459.24
Cash items (not including checks on other banks)	.....	.....	.....	231.33	32.49
Due from reserve banks	11,526.81	21,725.20	14,296.82	9,512.36	14,527.71
Checks on other banks	157.00	.....	184.74	114.00	.....
Currency	1,103.00	2,069.00	2,167.00	2,100.00	2,108.00
Gold	140.00	200.00	215.00	290.00	260.00
Silver and fractional coin	348.99	191.66	269.64	408.36	240.98
Total	$ 65,794.85	$ 80,363.59	$ 80,046.22	$ 72,735.50	$ 89,037.35
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	500.00	500.00	500.00	500.00
Undivided profits, net	978.15	476.36	985.28	1,153.05	1,349.24
Notes rediscounted	8,788.70	6,364.70	4,404.30	949.60	5,012.04
Savings accounts	1,001.62	5,008.28	8,871.68	8,332.66	5,909.55
Individual deposits	40,458.36	50,789.95	49,887.19	42,999.68	55,567.41
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	689.00	2,400.00	2,600.00	6,059.57	7,044.23
Certified checks	.....	2,000.00	.....	.....	.....
Cashier's checks	1,379.02	324.30	297.77	240.94	1,154.88
Total	$ 65,794.85	$ 80,363.59	$ 80,046.22	$ 72,735.50	$ 89,037.35

Directors—J. J. Eubank, Karl Herzberger, J. W. Howitt, Edw. Marriott, J. V. Smith.

NO. 251.

THE PIERCE EXCHANGE BANK, PIERCE, WELD COUNTY

John E. Shafer, President; W. F. Lindemann, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 13,505.43	$ 14,463.97	$ 11,045.48	$ 11,972.19	$ 10,175.12
Loans and discounts (secured by collateral)	20,024.49	14,678.13	14,307.32	22,342.32	18,341.25
United States bonds	1,240.00	2,080.00	2,117.50	2,242.50	6,020.00
Other bonds and securities	72.75	.....	.....	33.25	.....
Furniture and fixtures	1,292.00	1,294.40	1,295.71	1,200.00	1,225.35
Other real estate	56.00	.....	.....	.....	.....
Due from banks (not reserve banks)	2,159.73	.....	.....	.....	.....
Cash items (not including checks on other banks)	810.43	533.79	270.18	743.57	307.98
Due from reserve banks	4,680.81	12,666.13	13,282.11	5,826.27	16,123.86
Checks on other banks	180.44	147.74	.....	48.35	.....
Currency	935.00	1,907.00	1,149.00	792.00	1,464.00

THE PIERCE EXCHANGE BANK, PIERCE, WELD COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Gold	.....	2.50	.....	.....	.....
Silver and fractional coin	401.01	591.05	592.87	472.39	520.08
Other resources	.....	.....	33.25	.....	1,096.47
Total	$ 45,358.09	$ 48,364.71	$ 44,093.42	$ 45,672.84	$ 55,274.11
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	406.77	179.65	486.23	824.56	705.75
Bills payable	.....	.....	.....	5,000.00	.....
Individual deposits	32,874.52	36,013.36	28,682.11	22,948.92	40,092.26
Time certificates of deposit	2,076.80	2,171.70	4,925.08	6,899.36	4,476.10
Total	$ 45,358.09	$ 48,364.71	$ 44,093.42	$ 45,672.84	$ 55,274.11

Directors—W. F. Lindemann, J. E. Munger, John E. Shafer.

NO. 332.

FARMERS STATE BANK OF PLATTEVILLE, PLATTEVILLE, WELD COUNTY

Nellie E. Tucker, President; F. J. Edgar, Vice-President; L. B. Tucker, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 10,538.38	$ 12,176.07	$ 17,157.80	$ 21,314.80	$ 31,308.02
Loans and discounts (secured by collateral)	15,786.89	15,651.67	17,818.56	18,630.41	5,743.39
Loans on real estate	351.21	676.21	275.00	250.00	250.00
Overdrafts (secured and unsecured)	.....	55.44	46.43	14.39	24.10
Other bonds and securities	.....	.....	1,300.00	742.19	1,964.17
Furniture and fixtures	1,750.00	1,750.00	1,750.00	1,800.00	1,800.00
Banking house	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Due from banks (not reserve banks)	.....	.....	.....	5,942.91	.....
Due from reserve banks	3,616.84	4,287.86	10,798.07	4,411.53	10,119.10
Checks on other banks	840.81	134.04	177.63	7.00	196.40
Currency	2,433.00	2,283.00	2,180.00	1,729.00	2,209.00
Gold	230.00	330.00	252.50	240.00	185.00
Silver and fractional coin	597.77	559.84	684.86	578.82	902.28
Total	$ 37,394.90	$ 39,154.13	$ 53,690.85	$ 56,911.05	$ 55,951.46
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	.....	1,000.00	1,000.00	1,000.00
Undivided profits, net	384.60	179.02	253.28	410.96	700.65

Individual deposits	22,318.33	24,313.18	35,431.86	29,809.14	28,410.94
Demand certificates of deposit	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Time certificates of deposit	2,655.32	2,661.32	5,487.31	14,190.95	14,339.87
Cashier's checks	536.65	500.61	18.40	.....	.....
Total	$ 37,394.90	$ 39,154.13	$ 53,690.85	$ 56,911.05	$ 55,951.46

Directors—J. L. Blanche, J. F. Edgar, J. W. Ewing, L. B. Tucker, Nellie E. Tucker.

NO. 172.

PROCTOR STATE BANK, PROCTOR, LOGAN COUNTY

Geo. A. Henderson, President; J. D. Blue, Jr., Vice-President; W. L. Strickland, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 8,534.00	$ 12,231.25	$ 15,330.75	$ 20,537.89	$ 28,735.60
Loans and discounts (secured by collateral)	14,879.20	16,229.20	18,836.20	19,358.85	18,770.26
Loans on real estate	1,100.00	1,600.00	1,600.00	1,600.00	3,100.00
Overdrafts (secured and unsecured)	87.82	4.78	13.63	44.02	261.39
United States bonds	.....	.....	.....	834.00	711.49
Other bonds and securities	3,341.60	3,334.95	2,281.22	2,797.30	683.81
Furniture and fixtures	1,100.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	1,400.00	1,300.00	1,300.00	1,300.00	1,300.00
Cash items (not including checks on other banks)	.....	.....	.....	5.00	4.00
Due from reserve banks	22,852.60	25,830.11	12,249.13	7,675.80	10,590.46
Currency	1,542.00	2,200.00	1,305.00	1,122.00	1,627.00
Gold	217.50	235.00	205.00	207.50	207.50
Silver and fractional coin	102.59	172.59	310.45	223.16	278.78
Total	$ 55,157.31	$ 64,137.88	$ 54,431.38	$ 56,705.52	$ 67,270.29
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,500.00	1,800.00	1,800.00	1,800.00	1,800.00
Undivided profits, net	2,018.29	326.21	641.80	909.06	1,451.47
Bills payable	.....	.....	.....	.....	8,000.00
Individual deposits	31,462.69	40,281.51	30,410.53	24,538.01	28,559.70
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	7,124.75	9,070.81	9,010.58	16,907.23	14,793.90
Cashier's checks	551.58	159.35	68.47	51.22	165.22
Total	$ 55,157.31	$ 64,137.88	$ 54,431.38	$ 56,705.52	$ 67,270.29

Directors—J. D. Blue, Jr., J. N. Hamil, Geo. A. Henderson, W. L. Strickland, W. V. Strickland.

NO. 101.

THE MINNEQUA BANK OF PUEBLO, PUEBLO, PUEBLO COUNTY

M. D. Thatcher, President; R. C. Thatcher, Vice-President; H. E. Wheeler, Cashier; George H. Hubbard, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 243,587.54	$ 275,905.96	$ 325,452.13	$ 341,560.72	$ 308,751.10
Loans and discounts (secured by collateral)	101,571.32	90,654.27	111,887.47	112,255.95	112,855.41
Loans on real estate	84,330.60	68,227.40	70,417.41	70,336.80	67,864.38
Overdrafts (secured and unsecured)	620.33	649.03	329.51	955.84	1,070.61
Bonds to secure postal savings	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities	374,119.11	425,883.64	387,951.41	357,975.37	444,882.63
Furniture and fixtures	5,263.08	5,263.08	5,263.08	5,000.00	5,000.00
Other real estate	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks)	.....	.....	.....	.....	765.35
Cash items (not including checks on other banks)	.....	.....	.....	6,480.01	14,904.77
Due from reserve banks	292,873.19	301,186.37	238,043.54	221,391.99	275,196.42
Checks on other banks	33,337.17	8,931.14	17,813.73	14,552.04	.....
Currency	59,838.00	36,644.00	28,553.00	38,007.00	37,704.00
Gold	1,855.00	3,982.50	150.00	1,460.00	1,927.50
Silver and fractional coin	5,443.99	6,136.18	8,862.21	9,231.33	6,477.64
Total	$ 1,212,339.33	$ 1,232,963.57	$ 1,204,223.49	$ 1,188,707.05	$ 1,286,899.81
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	50,000.00	50,000.00	60,000.00	60,000.00	60,000.00
Undivided profits, net	1,732.31	4,302.33	7,386.23	4,149.93	9,778.56
Savings accounts	570,356.28	572,229.50	574,878.56	603,691.24	624,456.13
Postal savings accounts	3,678.36	3,678.36	3,569.36	3,613.03	3,252.21
Individual deposits	483,178.21	502,479.76	475,115.15	432,302.56	492,984.79
Due to banks (not reserve banks)	24,174.90	20,845.94	10,747.40	12,688.10	23,317.95
Demand certificates of deposit	39,043.92	38,949.74	30,220.90	30,335.23	.....
Time certificates of deposit	.....	.....	.....	.....	25,288.40
Certified checks	174.31	200.00	152.00	75.16	.....
Cashier's checks	7,265.45	4,351.75	1,945.93	9,866.96	7,690.89
Reserved for interest	.....	3,376.57	6,874.98	.....	7,339.51
Reserved for taxes	2,735.59	2,549.62	3,332.98	1,984.84	2,791.37
Total	$ 1,212,339.33	$ 1,232,963.57	$ 1,204,223.49	$ 1,188,707.05	$ 1,286,899.81

Directors—M. D. Thatcher, R. C. Thatcher, H. E. Wheeler.

NO. 299.

THE BANK OF PUEBLO, PUEBLO, PUEBLO COUNTY

D. A. Randall, President; A. McGovern, Jr., Vice-President; R. L. Phillips, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 47,948.08	$ 47,756.08	$ 54,260.72	$ 51,573.90	$ 50,856.95
Loans and discounts (secured by collateral)	37,567.64	39,014.30	49,752.39	60,083.94	71,612.84
Loans on real estate	17,199.00	17,140.00	15,550.00	7,900.50	7,550.00
Overdrafts (secured and unsecured)	13.29	28.95	46.66	74.56	797.74
United States bonds	20.00	3,000.00	4,000.00	1,000.00	1,315.36
Other bonds and securities	1,000.00	1,000.00	5,466.92	6,999.61	3,653.65
Furniture and fixtures	1,900.00	1,900.00	1,900.00	1,900.00	1,900.00
Due from reserve banks	43,078.48	53,114.17	47,191.54	40,505.69	66,941.01
Checks on other banks	8,889.71	2,136.06	12,945.55	5,826.36	13,781.56
Currency	5 050.00	7,600.00	5,550.00	4,500.00	3,200.00
Gold	500.00	1,000.00	1,500.00	1,700.00	1,000.00
Silver and fractional coin	896.16	1,668.02	1,031.89	1,092.86	1,751.49
Total	$ 164,062.36	$ 175,357.58	$ 199,195.67	$ 183,157.42	$ 224,360.60
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	.....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	4,052.34	2,225.62	1,901.77	1,169.47	3,275.70
Individual deposits	97,487.36	104,428.68	130,896.96	114,779.86	141,973.68
Due to banks (not reserve banks)	5,215.52	7,182.18	5,038.05	5,058.95	.....
Time certificates of deposit	5,547.01	6,808.32	6,972.66	7,860.86	20,740.29
Cashier's checks	1,760.13	2,212.78	1,886.23	1,788.28	5,870.93
Total	$ 164,062.36	$ 175,357.58	$ 199,195.67	$ 183,157.42	$ 224,360.60

Directors—H. F. Danielson, A. McGovern, Fred Olin, R. L. Phillips, D. A. Randall, Joseph Russ.

NO. 388.

THE WIGTON STATE BANK, PUEBLO, PUEBLO COUNTY

(Liquidated February 28th, 1918)

W. I. Wigton, President; M. O'Neil, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 3,402.91	.....	.....	.....	.....
Loans and discounts (secured by collateral)	50,359.62	.....	.....	.....	.....
Loans on real estate	13,220.28	.....	.....	.....	.....
Furniture and fixtures	397.42	.....	.....	.....	.....
Due from reserve banks	2,242.56	.....	.....	.....	.....

THE WIGTON STATE BANK, PUEBLO, PUEBLO COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Checks on other banks	70.39	.....	.....	.....	.....
Currency	165.00	.....	.....	.....	.....
Silver and fractional coin	107.78	.....	.....	.....	.....
Total	$ 69,965.96	.....	.....	.....	.....
LIABILITIES.					
Capital stock	$ 30,000.00	.....	.....	.....	.....
Surplus fund	20,000.00	.....	.....	.....	.....
Undivided profits, net	19,847.52	.....	.....	.....	.....
Individual deposits	118.44	.....	.....	.....	.....
Total	$ 69,965.96	.....	.....	.....	.....

Directors—M. O'Neil, John H. Vorhees, W. I. Wigton.

NO. 174.

THE PUEBLO SAVINGS AND TRUST COMPANY, PUEBLO, PUEBLO COUNTY

Alva Adams, President; M. D. Thatcher, Vice-President; W. K. Dudley, Cashier; Edward McCabe, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 622,832.52	$ 730,889.75	$ 755,884.31	$ 781,317.31	$ 705,979.55
Loans and discounts (secured by collateral)	592,506.83	530,028.81	540,520.20	543,427.69	553,553.82
Loans on real estate	309,300.87	302,330.87	298,807.54	314,643.70	295,615.94
Overdrafts (secured and unsecured)	1,247.56	693.11	646.19	453.24	753.98
United States bonds	.....	81,284.65	17,660.14	62,311.93	83,042.17
Bonds to secure postal savings	19,950.00	19,950.00	19,950.00	19,950.00	19,950.00
Other bonds and securities	591,927.95	594,044.84	587,198.09	586,510.78	551,331.30
Other real estate	31,027.42	30,396.52	30,396.52	30,396.52	30,396.52
Cash items (not including checks on other banks)	8,795.83	6,412.92	6,005.18	4,766.90	6,845.78
Due from reserve banks	1,034,636.01	914,905.97	921,489.91	1,039,236.57	947,393.84
Checks on other banks	31,018.32	12,721.94	15,146.50	33,483.09	21,796.60
Currency	26,313.00	27,038.00	39,448.00	28,996.00	34,980.00
Gold	25,795.00	26,385.00	25,795.00	25,342.50	25,100.00
Silver and fractional coin	5,622.53	3,620.67	7,334.68	6,320.68	6,775.22
Other resources	126.00	90.00	100.50	132.50	54.63
Total	$ 3,301,099.84	$ 3,280,793.05	$ 3,266,382.76	$ 3,477,289.41	$ 3,283,569.35
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	110,000.00	110,000.00	110,000.00	110,000.00	110,000.00
Undivided profits, net	9,832.35	18,088.64	26,758.99	33,595.47	35,273.21
Savings accounts	2,326,569.11	2,297,502.83	2,272,725.49	2,472,019.16	2,242,998.90

Postal savings accounts	9,682.93	9,682.93	9,392.93	9,510.97	8,559.97
Trust funds	19,915.14	10,112.30	10,834.10	11,328.11	13,131.07
Dividends unpaid	5,000.00	.....	.....	.....	.....
Individual deposits	577,112.86	573,482.82	557,820.72	595,325.26	599,358.05
Due to banks (not reserve banks)	29,304.78	39,629.40	37,726.39	26,250.27	63,933.33
Demand certificates of deposit	95,052.00	95,052.00	98,552.00	95,052.00	70,052.00
Time certificates of deposit	3,930.00	930.00	25.00	.....	.....
Certified checks	36.74	36.74	630.16	605.34	255.36
Cashier's checks	8,548.33	6,639.29	12,029.32	17,499.35	11,023.32
Reserved for interest	.....	12,436.10	25,224.13	.....	24,174.01
Reserved for taxes	6,000.00	7,200.00	4,663.53	.....	4,810.13
Other liabilities	115.60	.....	.....	6,103.48	.....
Total	$ 3,301,099.84	$ 3,280,793.05	$ 3,266,382.76	$ 3,477,289.41	$ 3,283,569.35

Directors—Alva Adams, Alva B. Adams, W. K. Dudley, Geo. J. Dunbaugh, W. L. Graham, M. D. Thatcher.

NO. 8.

THE STATE BANK OF RAMAH, RAMAH, EL PASO COUNTY

Lem Gammon, President; A. T. Thorn, Vice-President; A. J. Elsner, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 32,123.02	$ 31,602.83	$ 23,394.87	$ 26,067.44	$ 32,995.95
Loans and discounts (secured by collateral)	12,972.55	14,120.54	17,261.84	15,567.55	19,370.19
Loans on real estate	1,450.00	1,450.00	1,450.00	1,450.00	2,650.00
Overdrafts (secured and unsecured)	371.16	42.41	198.28	293.94	1,203.48
United States bonds	.....	.....	.....	.....	4,030.00
Other bonds and securities	105.00	105.00	105.00	403.69	393.97
Furniture and fixtures	1,700.00	1,700.00	1,700.00	1,700.00	2,408.06
Banking house	3,184.92	3,100.00	3,100.00	3,100.00	3,100.00
Due from banks (not reserve banks)	.....	.....	.....	.....	1,826.57
Cash items (not including checks on other banks)	52.00	15.75	952.92	22.35	3.10
Due from reserve banks	19,787.82	31,153.36	32,300.34	30,672.23	8,044.12
Checks on other banks	.....	69.51	.....	.....	838.10
Currency	662.00	1,278.00	4,361.00	3,176.00	1,581.00
Gold	1,240.00	1,302.50	1,160.00	1,160.00	1,175.00
Silver and fractional coin	615.94	673.53	552.64	238.33	560.21
Other resources	75.00	9,375.00	19,762 20	.....	.....
Total	$ 74,339.41	$ 95,988.43	$ 106,299.09	$ 83,851.53	$ 80,179.75
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	2,000.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	2,342.43	1,758.90	1,999.31	1,517.71	2,331.33
Individual deposits	41,463.88	63,167.54	71,903.35	49,042.49	45,058.95

THE STATE BANK OF RAMAH, RAMAH, EL PASO COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	13,524.77	13,561.99	14,896.43	15,791.33	15,289.47
Cashier's checks	8.33	.....	.....	.....	.....
Total	$ 74,339.41	$ 95,988.43	$ 106,299.09	$ 83,851.53	$ 80,179.75

Directors—A. J. Elsner, Lem Gammon, Mate Gammon, Hector Matheson, A. T. Thorn.

NO. 293.

THE RED CLIFF STATE BANK, RED CLIFF, EAGLE COUNTY

C. C. Parks, President; Frank Doll, Vice-President; Harry E. Tandy, Cashier; N. J. Darrow, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 21,283.05	$ 18,141.70	$ 20,626.45	$ 21,351.45	$ 20,199.73
Loans and discounts (secured by collateral)	32,008.85	50,767.34	63,541.85	60,292.85	57,459.00
Loans on real estate	10,205.00	9,285.00	7,824.52	4,917.52	18,390.52
Overdrafts (secured and unsecured)	115.26	16.62	18.84	14.72	23.11
United States bonds	14,004.29	8,550.00	35,000.00	20,600.00	23,350.00
Bonds to secure postal savings	3,000.00	3,000.00	2,600.00	2,600.00	2,600.00
Other bonds and securities	15,696.15	18,510.25	24,087.09	13,405.93	6,202.41
Banking house	500.00	.....	.....	.....	.....
Due from banks (not reserve banks)	.....	45.00	77.50	.....	52.50
Cash items (not including checks on other banks)	33.06	6.25	17.25	12.59	67.16
Due from reserve banks	31,058.59	42,358.40	26,230.60	24,975.86	38,626.07
Currency	4,902.00	6,221.00	6,835.00	9,949.00	5,508.00
Gold	4,207.50	655.00	1,520.00	132.50	270.00
Silver and fractional coin	823.45	331.35	417.80	335.99	1,302.40
Other resources	.....	.....	.....	2,093.10	5,435.27
Total	$ 137,837.20	$ 157,887.91	$ 188,796.90	$ 160,681.51	$ 179,486.17
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	3,000.00	3,000.00	3,250.00	3,500.00	3,500.00
Undivided profits, net	157.71	1,256.84	40.52	.....	1,346.87
Postal savings accounts	628.13	634.87	615.84	615.84	998.54
Dividends unpaid	500.00	.....	.....	500.00	.....
Individual deposits	83,866.57	102,833.95	115,199.51	98,753.29	105,872.06
Demand certificates of deposit	39,684.79	40,162.25	59,691.03	41,807.38	41,151.70
Other liabilities	.....	.....	.....	5,505.00	16,617.00
Total	$ 137,837.20	$ 157,887.91	$ 188,796.90	$ 160,681.51	$ 179,486.17

Directors—Frank Doll, C. C. Parks, Arthur A. Tandy, Harry E. Tandy.

NO. 105.

THE BANK OF RIDGWAY, RIDGWAY, OURAY COUNTY

R. E. Israel, President; W. D. Jay, Vice-President; Carroll M. Stanwood, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 36,617.50	$ 34,808.64	$ 50,829.76	$ 54,217.29	$ 48,373.19
Loans and discounts (secured by collateral)	12,320.00	18,490.00	16,185.00	17,585.00	15,910.00
Loans on real estate	12,870.00	12,750.00	13,900.00	11,850.00	9,000.00
Overdrafts (secured and unsecured)	12.78	6,91	.....	5.92	19.34
United States bonds	.....	.....	5,065.35	.....	600.00
Other bonds and securities	.....	.....	1,829.20	8,950.63	1,733.78
Furniture and fixtures	500.00	1,280.00	1,280.00	1,280.00	1,280.00
Banking house	9,641.39	12 700.00	12,700.00	12,700.00	12,700.00
Due from banks (not reserve banks)	1,792.42	1 768.53	1,592.20	423.05	791.49
Due from reserve banks	42 251.08	33,441.87	20,329.46	20,526.62	8,243.59
Currency	2,360.00	5,967.00	2,510.00	1,960.00	5,477.00
Gold	645.00	1,857.50	1,432 50	1,190.00	720.00
Silver and fractional coin	567.30	613.45	460.25	464.05	549.00
Total	$ 119,577.47	$ 123,683.90	$ 128,113.72	$ 131,152.56	$ 105,397.39
LIABILITIES.					
Capital stock	$ 10,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	1,161.39	1,500.00	1,500.00	1,500.00	1,650 00
Undivided profits, net	.....	209.26	56.78	1,350.00	364.54
Bills payable	.....	.....	.....	15,000.00	15,000.00
Individual deposits	95,522.08	83,685.64	88,074.44	72,090.06	59,680 85
Demand certificates of deposit	8,035.00	9,177.00	6,153.50	6,278.50	3,053.00
Time certificates of deposit	4,859 00	14 112 00	17,329.00	19,934.00	10,649.00
Total	$ 119,577.47	$ 123,683.90	$ 128,113.72	$ 131,152.56	$ 105,397.39

Directors—Asbury Armlin, Emery Coons, R. E. Israel, W. D. Jay, Carroll M. Stanwood.

NO. 184.

UNION STATE BANK OF RIFLE, RIFLE, GARFIELD COUNTY

Eph Prefontaine, President; Bert Ellis, Vice-President; Lynn Kennedy, Cashier; Glenn B. Helm, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 61,337.45	$ 52,517.13	$ 39,923.60	$ 50,338.05	$ 58,500.06
Loans and discounts (secured by collateral)	44,133.60	50,859.80	49,161.16	54,855.46	39,921.27
Loans on real estate	1,100.00	2,900.00	1,100.00	1,100.00	2,000.00
Overdrafts (secured and unsecured)	36.35	71.74	75.36	87.23	183.41
United States bonds	2,508.62	4,440.58	13,250.00	5,746.23	8,623.58

UNION STATE BANK OF RIFLE, RIFLE, GARFIELD COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Other bonds and securities	2,073.08	3,440.35	726.04	2,590.37	973.35
Furniture and fixtures	2,060.00	2,060.00	2,060.00	2,060.00	2,060.00
Banking house	11,000.00	11,000.00	11,000.00	10,500.00	10,500.00
Other real estate	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00
Due from banks (not reserve banks)	4,510.75	1,670.73	.....	436.46	1,513.72
Due from reserve banks	70,594.51	57,616.90	39,780.27	24,223.45	37,144.93
Checks on other banks	253.56	847.89	45.10	67.37	495.70
Currency	5,504.00	5,515.00	3,107.00	3,380.00	2,856.00
Gold	290.00	325 00	355.00	370.00	645.00
Silver and fractional coin	612.06	640.84	426.59	515.60	385.45
Other resources	6.55	993.28	2.18	.....	487.75
Total	$ 208,820.53	$ 197,699.24	$ 163,812.30	$ 159,070.22	$ 169,090.22
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	2,500.00	2,500.00
Undivided profits, net	124.54	1,239.57	1,918.29	917.57	1,102.28
Individual deposits	149,114.96	130,894.21	99,290.37	92,058.17	99,298.66
Due to banks (not reserve banks)	.....	.....	279.26	.....	.....
Demand certificates of deposit	5,000.00	5,600.00	5,000.00	5,940.89	6,010.86
Time certificates of deposit	26,861.03	32,418.59	29,824.38	32,153.59	35,178.42
Cashier's checks	720.00	546.87	500.00	500.00	.....
Total	$ 208,820.53	$ 197,699.24	$ 163,812.30	$ 159,070.22	$ 169,090.22

Directors—Wm. Crann, C. B. Coffin, Bert Ellis, William Grigor, John F. Hickman, J. S. Porter, Eph Prefontaine.

NO. 146.

PEOPLES HOME BANK, ROCKY FORD, OTERO COUNTY

W. W. Hayward, President; A. D. Isherwood, Vice-President; A. Dudek, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 76,345.37	$ 74,045.59	$ 92,482.34	$ 80,459.87	$ 83,603.75
Loans and discounts (secured by collateral)	29,063.39	37,188.47	54,195.75	54,119.41	80,958.61
Loans on real estate	10,096.43	8,986.59	10,693.93	14,193.93	14,200.93
Overdrafts (secured and unsecured)	164.76	68.18	382.67	961.48	2,786.37
United States bonds	250.00	.....	1,600.00	6,750.00	11,700.00
Furniture and fixtures	2,000.00	2,000.00	3,120.00	3,120.00	3,340.00
Other real estate	8,383.63	1,883.63	2,030.17	2,010.17	1,914.86
Due from banks (not reserve banks)	.....	54,274.64	14,247.94	.....	4,641.42
Due from reserve banks	59.579.43	37,981.91	22,034.70	21,577.16	11,390.22
Checks on other banks	4,981.75	1,059.88	1,542.83	1,468.85	635.17

Currency	3,634.00	4,578.00	698.00	4,623.00	8,502.00
Gold	5,125.00	4,770.00	4,790.00	4,650.00	4,400.00
Silver and fractional coin	3,422.88	4,167.72	3,062.25	1,923.52	3,837.05
Other resources	.....	.....	.....	683.20	15.17
Total	$ 203,046.64	$ 231,004.61	$ 210,880.58	$ 196,540.59	$ 231,925.55
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	3,500.00	4,000.00	4,000.00	4,000.00	8,000.00
Undivided profits, net	4,945.33	2,753.14	4,325.30	6,065.84	3,132.78
Notes rediscounted	.....	.....	.....	18,697.50	23,745.90
Savings accounts	1,733.20	2,719.44	2,632.02	2,466.28	2,452.41
Individual deposits	143,513.07	174,559.48	147,565.78	111,916.34	136,162.97
Due to banks (not reserve banks)	.....	.....	.....	.....	666.59
Demand certificates of deposit	19,213.89	.....	.....	.....	.....
Time certificates of deposit	.....	16,852.68	21,190.93	20,062.46	19,669.17
Certified checks	141.15	.....	660.88	.....	300.00
Cashier's checks	.....	119.87	451.09	3,332.17	7,795.73
Other liabilities	.....	.....	54.58	.....	.....
Total	$ 203,046.64	$ 231,004.61	$ 210,880.58	$ 196,540.59	$ 231,925.55

Directors—A. Dudek, J. C. Fleming, W. W. Hayward, A. D. Isherwood, A. S. Kitch.

NO. 309.

THE ROGGEN STATE BANK, ROGGEN, WELD COUNTY

C. L. Waite, President; B. E. Timbers, Vice-President; H. F. Timbers, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 9,367.59	$ 14,749.70	$ 20,283.80	$ 21,810.14	$ 19,539.92
Loans and discounts (secured by collateral)	43,937.28	36,372.10	34,521.90	31,826.10	60,997.48
Loans on real estate	2,450.00	2,450.00	.....	.....	.....
Overdrafts (secured and unsecured)	323.31	115.25	133.79	292.42	580.44
United States bonds	2,436.00	3,886.89	418.89	373.89	2,158.89
Other bonds and securities	.....	.....	356.70	206.58	.....
Furniture and fixtures	1,519.98	1,519.98	1,519.98	1,519.98	1,519.98
Banking house	1,416.59	1,416.59	1,416.59	1,416.59	1,416.59
Cash items (not including checks on other banks)	779.04	15.00	5.00	775.95	.....
Due from reserve banks	8,085.37	4,131.20	8,470.55	8,398.87	11,110.40
Checks on other banks	.....	.....	.....	.....	1,680.85
Currency	1,742.00	1,062.00	1,973.00	1,787.00	1,837.00
Gold	120.00	227.50	247.50	307.50	352 50
Silver and fractional coin	494.36	477.38	482.69	454.04	998.21
Other resources	.....	.....	.....	.....	138.15
Total	$ 72,671.52	$ 66,423.59	$ 69,830.39	$ 69,169.06	$ 102,330.41

THE ROGGEN STATE BANK, ROGGEN, WELD COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	500.00	500.00	500.00	500.00
Undivided profits, net	2,050.29	665.50	1,455.12	1,167.33	2,144.71
Individual deposits	54,439.90	48,044.75	54,356.80	46,202.28	77,726.80
Time certificates of deposit	2,905.31	2,875.31	3,324.63	10,522.00	8,990.87
Cashier's checks	3,276.02	4,338.03	193.84	777.45	2,968.03
Total	$ 72,671.52	$ 66,423.59	$ 69,830.39	$ 69,169.06	$ 102,330.41

Directors—John G. Epple, A. Knox, B. E. Timbers, H. F. Timbers, C. L. Waite.

NO. 107.

SAGUACHE COUNTY BANK, SAGUACHE, SAGUACHE COUNTY

E. G. Gotthelf, President; Leopold Mayer, Chas. Tarbell, Vice-Pr sidents; Wm. F. Boyd, Cashier; A. N. Ritter, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 149,124.77	$ 141,055.50	$ 147,066.84	$ 100,303.91	$ 115,707.65
Loans and discounts (secured by collateral)	123,418.30	117,357.35	120,849.65	98,724.95	100,534.32
Loans on real estate	45,870.35	44,826.95	39,900.35	42,470.35	30,445.05
Overdrafts (secured and unsecured)	458.18	285.54	287.90	1,433.62	476.15
United States bonds	3,950.00	2,700.00	12,050.00	7,000.00	9,620.00
Other bonds and securities	3,826.97	13,347.28	1,950.69	2,739.16	885.24
Furniture and fixtures	4,100.00	4,122.70	4,131.20	4,841.70	4,841.70
Banking house	5,400.00	5,400.00	5,400.00	5,400.00	5,400.00
Due from banks (not reserve banks)	6.80	10.00	111.80	43.92	10,234.20
Cash items (not including checks on other banks	196.61	203.30	47.55	991.25	457.19
Due from reserve banks	94,829.91	71,555.09	51,183.36	77,153.20	106,052.38
Currency	5,706.00	6,221.00	5,621.00	5,392.00	6,595 00
Gold	4,725.00	4,830.00	4,835.00	4,865.00	4,872.50
Silver and fractional coin	1,283.57	1,168.72	1,150.73	859.62	894.26
Other resources	383.68	.....	268.63	1,214.72	1,584.14
Total	$ 443,280.14	$ 413,083.43	$ 394,854.70	$ 353,433.40	$ 398,599.78
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000 00
Undivided profits, net	2,083.28	1,556.78	2,790.32	4,440.92	5,976.89
Bills payable	.....	.....	.....	.....	30,000.00
Individual deposits	175,899.06	144,277.57	149,474.09	142,580.94	172,557.47
Demand certificates of deposit	1,811.45	2,439 74	839.35	347.35	3,417.59
Time certificates of deposit	183,486.35	184,809.34	161,750.94	126,064.19	106,647.83
Total	$ 443,280.14	$ 413,083.43	$ 394,854.70	$ 353,433.40	$ 398,599.78

Directors—Wm. F. Boyd, E. G. Gotthelf, F. M. Gotthelf, Leopold Mayer, Chas. Tarbell.

NO. 195.

COSTILLA COUNTY BANK, SAN ACACIO, COSTILLA COUNTY

A. A. Salazar, President; C. C. Rockafellow, Vice-President and Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 60,469.82	$ 73,910.83	$ 76,386.86	$ 64,424.86	$ 72,903.31
Loans and discounts (secured by collateral)	42,943.18	41,204.14	57,251.20	66,257.20	56,682.35
Loans on real estate	4,690.00	9,290.00	7,240.00	6,500.00	6,000.00
Overdrafts (secured and unsecured)	87.27	61.08	156.59	294.63	144.23
United States bonds	2,735.06	3,148.65	3,250.00	4,369.13	3,658.37
Other bonds and securities	2,493.21	2,547.14	2,024.43	2,476.87	2,970.55
Furniture and fixtures	1,500.00	1,527.55	1,540.60	1,737.70	1,737.70
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Cash items (not including checks on other banks)	35.25	.....	.....	156.56	.....
Due from reserve banks	41,855.62	41,819.47	20,144.84	23,262.02	19,459.01
Checks on other banks	.....	345.29	928.00	.....	1,000.00
Currency	5,386.00	3,681.00	6,642.00	4,385.00	4,302.00
Gold	215.00	205.00	297.50	357.50	180.00
Silver and fractional coin	776.51	567.30	405.19	360.49	814.90
Other resources	175.30	12,462.34	2,101.24	11.00	520.64
Total	$ 164,862.22	$ 192,269.79	$ 179,868.45	$ 176,092.96	$ 171,873.06
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	7,500.00	7,500.00	7,500.00	10,000.00	10,000.00
Undivided profits, net	562.59	1,728.94	3,337.75	505.27	1,851.90
Bills payable	.....	10,000.00	10,000.00	16,000.00	16,000.00
Notes rediscounted	.....	.....	.....	.....	6,000.00
Individual deposits	115,939.89	122,546.31	111,533.02	104,931.29	98,372.50
Demand certificates of deposit	5,140.00	5,100.00	5,200.00	5,000.00	5,000.00
Time certificates of deposit	23,042.74	28,924.98	30,391.72	29,147.14	22,940.23
Cashier's checks	2,427.00	6,467.31	1,883.57	490.00	1,670.94
Reserved for interest	150.00	2.25	22.39	19.26	37.49
Reserved for taxes	100.00	.....	.....	.....	.....
Total	$ 164,862.22	$ 192,269.79	$ 179,868.45	$ 176,092.96	$ 171,873.06

Directors—C. C. Rockafellow, A. A. Salazar, S. M. Smith.

NO. 128.

THE SEIBERT STATE BANK, SEIBERT, KIT CARSON COUNTY

A. V. Jessee, President; Warren Shamburg, Vice-President; S. W. Abbott, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 27,510.94	$ 30,466.71	$ 22,961.72	$ 28,021.08	$ 37,393.22
Loans and discounts (secured by collateral)	54,344.51	40,263.58	62,267.81	69,156.02	53,666.93

THE SEIBERT STATE BANK, SEIBERT, KIT CARSON COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans on real estate	6,597.48	6,414.48	8,543.77	8,313.08	6,303.86
Overdrafts (secured and unsecured)	846.12	1,067.90	1,097.08	1,974.10	949.64
United States bonds	.....	.....	.....	541.00	1,772.00
Other bonds and securities	882.90	1,943.92	2,187.04	949.94	2,211.00
Furniture and fixtures	650.00	650.00	650.00	650.00	650.00
Banking house	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00
Other real estate	500.00	500.00	500.00	.....	.....
Cash items (not including checks on other banks)	.....	.....	.....	66.75	28.21
Due from reserve banks	9,294.84	22,821.76	56,416.10	28,366.68	23,889.93
Checks on other banks	428.85	500.45	.....	187.45	143.49
Currency	3,833.00	4,415.00	3,330.00	2,814.00	3,820.00
Gold	.....	10.00	.....	.....	25.00
Silver and fractional coin	1,209.06	1,020.38	1,783.43	477.56	520.02
Other resources	.....	.....	.....	.....	10.00
Total	$ 107,947.70	$ 111,924.18	$ 161,586.95	$ 143,367.66	$ 133,233.30
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	.....	1,000.00	1,000.00	1,100.00	1,100.00
Undivided profits, net	2,093.04	1,041.73	1,929.31	1,006.35	3,635.01
Savings accounts	218.64	267.17	178.41	152.31	77.54
Individual deposits	87,128.74	91,149.48	132,918.25	112,361.15	100,752.64
Time certificates of deposit	6,907.28	8,465.80	15,560.98	18,747.85	17,668.11
Cashier's checks	1,600.00	.....	.....	.....	.....
Total	$ 107,947.70	$ 111,924.18	$ 161,586.95	$ 143,367.66	$ 133,233.30

Directors—A. V. Jessee, Boyd Roller, Warren Shamburg.

NO. 307.

FARMERS BANK OF SEVERANCE, SEVERANCE, WELD COUNTY

R. Irl Mawson, President; E. G. Holden, Vice-President; H. G. Gaines, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 45,442.82	$ 43,458.28	$ 35,151.73	$ 23,883.15	$ 24,754.61
Loans and discounts (secured by collateral)	5,991.50	8,771.50	17,847.50	29,787.50	23,120.00
Loans on real estate	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Overdrafts (secured and unsecured)	365.76	175.40	9.41	33.09	328.25
Other bonds and securities	.....	.....	.....	41.53	85.00
Furniture and fixtures	1,444.00	1,444.00	1,444.00	1,300.00	1,300.00
Due from banks (not reserve banks)	41.11	3.55	2,152.98	753.73	73.94
Cash items (not including checks on other banks)	.....	.....	.....	.....	75.00

Due from reserve banks	11,761.55	11,533.89	14,067.15	7,920.48	4,662.37
Checks on other banks	.....	123.36	460.98	.....	746.21
Currency	1,282.00	2,060.00	1,555.00	2,540.00	1,875.00
Gold	912.50	.....	975.00	65.00	.....
Silver and fractional coin	861.28	957.13	581.62	750.39	412.04
Other resources	.....	1,645.07	426.41	.....	529.82
Total	$ 69,402.52	$ 71,472.18	$ 75,971.78	$ 68,374.87	$ 59,262.24
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	500.00	500.00	500.00	500.00	500.00
Undivided profits, net	15.17	107.81	446.16	548.51	455.55
Individual deposits	39,276.39	42,652 89	40,391.44	36,463.03	30,617.67
Demand certificates of deposit	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Time certificates of deposit	15,913.03	14,643.03	21,134.18	17,277.43	13,561.65
Cashier's checks	197.93	68.45	.....	85.90	627.37
Total	$ 69,402.52	$ 71,472.18	$ 75,971.78	$ 68,374.87	$ 59,262.24

Directors—H. G. Gaines, E. G. Holden, R. Irl Mawson, A. H. Myers, C. A. Nixon, C. J. Stockfleth, J. D. Wilson.

NO. 225.

FIRST STATE BANK OF SILT, SILT, GARFIELD COUNTY

Walter James, President; G. W. Pittman, Vice-President; H. J. Thode, Cashier; Marion Thode, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 9,879.12	$ 10,282.44	$ 10,981.49	$ 11,077.93	$ 15,366.21
Loans and discounts (secured by collateral)	16,027.49	13,955.60	10,439.45	10,622.80	8,969.17
Loans on real estate	2,250.00	3,050.00	2,000.00	2,150.00	2,300.00
Overdrafts (secured and unsecured)	9.08	35.80	124.69	23.25	81.97
United States bonds	.....	.....	.....	.....	700.00
Other bonds and securities	1,051.70	1,557.55	807.37	1,282.89	1,153.59
Furniture and fixtures	1,565.00	1,565.00	1,565.00	1,565.00	1,565.00
Banking house	2,335.00	2,335.00	2,335.00	2,335.00	2,335.00
Other real estate	.....	.....	1,000.00	1,000.00	1,000.00
Cash items (not including checks on other banks)	138.65	22.50	76.50	.....	11.90
Due from reserve banks	3,762.12	3 863.18	4,643.04	1,768.49	7,160.79
Checks on other banks	765.00	177.98	183.50	451.94	106.65
Currency	1,686.00	1,075.00	506.00	561.00	1,266.00
Gold	.....	.....	155.00	200.00	60.00
Silver and fractional coin	311.75	299.13	326.16	229.71	216.29
Other resources	.....	.....	.....	145.59	436.27
Total	$ 39,780.99	$ 38,219.18	$ 35,143.20	$ 33,413.60	$ 42,728.84

FIRST STATE BANK OF SILT, SILT, GARFIELD COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Undivided profits, net	1,036.46	1,129.72	1 340.15	1,423.03	1,996.30
Individual deposits	23,848.76	22 558.01	19,718.60	16,194.00	25,344.97
Time certificates of deposit	3,821.53	4,081.45	4,084.45	5,611.57	5,387.57
Cashier's checks	1,074.24	450.00	.....	185.00	.....
Total	$ 39,780.99	$ 38,219.18	$ 35,143.20	$ 33,413.60	$ 42,728.84

Directors—Henry Hasley, Walter James, G. W. Pittman, H. J. Thode, Marion Thode.

NO. 279.

STATE BANK OF SIMLA, SIMLA, ELBERT COUNTY

Charles C. Isely, President; W. H. Wells, Vice-President; M. R. Dubach, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 28,789.65	$ 31,124.92	$ 37,346.71	$ 43,274.75	$ 47,391.40
Loans and discounts (secured by collateral)	62,631.36	61,155.97	53,796.15	41,451.63	48,076.43
Overdrafts (secured and unsecured)	270.28	575.38	1,003.34	521.69	1,209.48
United States bonds	700.00	650.00	650.00	1,150.00	1,700.00
Other bonds and securities	2,465.18	2,784.04	1,878.75	612.51	4,633.07
Furniture and fixtures	1,350.00	1,400.00	1,400.00	1,400.00	2,072.50
Banking house	2,640.00	2,640.00	2,640.00	2,640.00	2,640.00
Due from banks (not reserve banks)	2,941.64	2,941.64	2,977.12	2,996.45	1,153.70
Cash items (not including checks on other banks)	.....	2,672.27	.....	.....	1,869.65
Due from reserve banks	21,915.18	15,897.56	16,971.81	44,602.88	21,858.86
Checks on other banks	233.33	283.31	267.25	37.12	284.83
Currency	2,215.00	4,800.00	4,050.00	3,155.00	4,770.00
Gold	5.00	35.00	.....	.....	45.00
Silver and fractional coin	709.06	1,070.82	1,308.31	1,098.87	1,302.42
Expense account	.....	20.61	.....	.....	.....
Total	$ 121,870.68	$ 128,051.52	$ 124,289.44	$ 142,940.90	$ 139,007.34
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15.000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	3,250.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	2,577.36	.....	459.31	1,324.80	896.38
Bills payable	.....	.....	.....	.....	10,219.25
Individual deposits	98,876.73	98.619.97	97,747.13	109,673.79	98,571.69
Time certificates of deposit	7.166.59	10,431.55	7,083.00	12,942.31	10,320.02
Total	$ 126.870.68	$ 128,051.52	$ 124,289.44	$ 142,940.90	$ 139,007.34

Directors—M. Altman, L. E. Burnett, M. R. Dubach, E. E. Gray, C. C. Isley, M. J. Pease, W. H. Wells.

NO. 355.

THE SNYDER STATE BANK, SNYDER, MORGAN COUNTY

N. R. Linburg, President; G. C. Cobb, Vice-President; P. V. Barth, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	.....	.....	.....	$ 3,610.25
Loans and discounts (secured by collateral)	.....	.....	.....	.....	7,933.00
Other bonds and securities	.....	.....	.....	.....	208.00
Furniture and fixtures	.....	.....	.....	.....	301.84
Banking house	.....	.....	.....	.....	350.00
Due from reserve banks	.....	.....	.....	.....	5,476.35
Currency	.....	.....	.....	.....	1,370.00
Silver and fractional coin	.....	.....	.....	.....	108.44
Other resources	.....	.....	.....	.....	437.87
Total	.....	.....	.....	.....	$ 19,795.75
LIABILITIES.					
Capital stock	.....	.....	.....	.....	$ 10,000.00
Surplus fund	.....	.....	.....	.....	1,000.00
Individual deposits	.....	.....	.....	.....	8,745.75
Time certificates of deposit	.....	.....	.....	.....	50.00
Total	.....	.....	.....	.....	$ 19,795.75

Directors—P. V. Barth, G. L. Cobb, D. N. Glassey, N. R. Lindburg, E. W. Power.

NO. 327.

FARMERS STATE BANK OF SPRINGFIELD, SPRINGFIELD, BACA COUNTY

J. A. Stinson, President; Charles Maxwell, Vice-President; R. E. Hooker, Cashier; Anna E. White, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 9,013.92	$ 14,707.21	$ 12,906.80	$ 11,579.52	$ 13,048.81
Loans and discounts (secured by collateral)	28,730.91	26,398.18	36,186.64	38,607.12	51,623.52
Loans on real estate	912.20	.....	1,283.22	1,995.72	4,954.54
Overdrafts (secured and unsecured)	82.51	34.42	84.44	266.45	49.10
United States bonds	680.00	1,054.22	3,009.72	1,050.00	1,771.00
Other bonds and securities	980.90	1,548.75	890.58	581.20	1,026.71
Furniture and fixtures	1,423.32	1,423.32	1,423.32	1,423.32	1,423.32
Banking house	4,013.70	4,213.70	4,243.70	4,243.70	4,243.70
Due from banks (not reserve banks	.....	5,333.20	8,333.25	849.49	.....
Cash items (not including checks on other banks)	251.03	12.75	195.30	.....	87.83
Due from reserve banks	7,931.74	32,061.53	12,583.39	16,380.21	20,753.86
Checks on other banks	55.00	173.31	455.32	384.90	46.00

FARMERS STATE BANK OF SPRINGFIELD, SPRINGFIELD, BACA COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Currency	827.00	2,470.00	3,021.00	2,242.00	5,608.00
Gold	30.00	.....	30.00	20.00	65.00
Silver and fractional coin	402.47	517.31	724.08	335.75	410.31
Expense account	493.97	431.39	.....	.....	.....
Total	$ 55,828.67	$ 90,379.29	$ 85,370.76	$ 79,959.38	$ 105,111.70
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15 000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	1,500.00	1,500.00	1.500.00	1,500.00	1,500.00
Individual deposits	35,811.66	68,937.33	63,382.58	57,302.77	82,880.94
Due to banks (not reserve banks)	1,457.34	1,719.96	1,933.87	1,503.97	36.10
Due to reserve banks	57.67	.....	473.55	.....	.....
Time certificates of deposit	2,002.00	2,022.00	2,745.90	3,909.55	4,968.62
Certified checks	.....	400.00	.....	.....	.....
Cashier's checks	.....	800.00	63.00	353.90	6.58
Other liabilities	.....	.....	271.86	389.19	719.46
Total	$ 55,828.67	$ 90,379.29	$ 85,370.76	$ 79,959.38	$ 105,111.70

Directors—G. J. Coburn, Charles Maxwell, Will Spurgeon, W. M. Stewart, J. A. Stinson.

NO. 277.

FIRST STATE BANK OF SPRINGFIELD, SPRINGFIELD, BACA COUNTY

C. G. Eckles, President; Laura Holt, Vice-President; Sam Holt, Cashier; J. C. Shriver, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 52,623.25	$ 48,234.26	$ 45,005.48	$ 46,598.76	$ 42,163.18
Loans and discounts (secured by collateral)	63,617.51	81,556.13	85,481.93	86,124.53	93,381.68
Loans on real estate	11,684.22	15,625.24	16,425.24	15,625.24	8,325.16
Overdrafts (secured and unsecured)	115.31	152.39	268.75	385.14	161.74
United States bonds	.....	.....	.....	8,433.50	.....
Other bonds and securities	2,058.27	2,567.06	2,290.87	367.45	471.06
Furniture and fixtures	2,100.00	2,100.00	2,100.00	2,100.00	2,100.00
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from banks (not reserve banks)	139.55	3,009.51	3,055.41	1,940.95	4,942.08
Cash items (not including checks on other banks)	6.00	.....	82.50	.....	2,395.00
Due from reserve banks	52,688.80	23,354.97	76,767.79	43,670.03	44,545.97
Checks on other banks	683.10	1.694.17	106.66	685.09	25.38
Currency	4,000.00	6,390.00	6,810.00	4,458.00	4,016.00
Gold	1,055.00	1,060.00	1,067 50	1,042.50	965.00
Silver and fractional coin	797.87	1,638.77	820.58	650.03	911.80
Total	$ 193.068.88	$ 188,882.50	$ 241,782.71	$ 213,581.22	$ 205,904.05

LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	2,565.01	2,771.48	4,666.86	2,628.03	3,466.09
Bills payable	10,000.00	10,000.00	.....	.....	.....
Individual deposits	129,055.66	136,512.76	202,980.28	175,766.99	169,730.01
Due to banks (not reserve banks)	22,819.91	13,885.65	6,448.75	3,951.91	1,087.64
Demand certificates of deposit	3,500.00	.....	.....	.....	.....
Time certificates of deposit	10,128.30	10,712.61	12,686.82	16,234.29	16,620.31
Total	$ 193,068.88	$ 188,882.50	$ 241,782.71	$ 213,581.22	$ 205,904.05

Directors—C. G. Eckles, Laura Holt, Sam Holt.

NO. 111.

THE MILNER BANK AND TRUST COMPANY, STEAMBOAT SPRINGS, ROUTT COUNTY

(Placed in Hands of Special Deputy for Liquidation March 11, 1918)

Oliver I. Cheney, President; E. W. Davis, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 60,536.25	$ 52,548.26	.....	.....	.....
Loans and discounts (secured by collateral)	52,281.81	93,429.96	.....	.....	.....
Loans on real estate	37,059.22	.....	.....	.....	.....
Overdrafts (secured and unsecured)	218.88	504.41	.....	.....	.....
Other bonds and securities	37,366.31	39,891.40	.....	.....	.....
Furniture and fixtures	3,000.00	3,000.00	.....	.....	.....
Banking house	11,500.00	11,500.00	.....	.....	.....
Other real estate	8,675.41	8,675.41	.....	.....	.....
Due from banks (not reserve banks)	5,765.04	454.38	.....	.....	.....
Cash items (not including checks on other banks)	.25	100.50	.....	.....	.....
Due from reserve banks	34,360.28	4,152.49	.....	.....	.....
Checks on other banks	2,569.78	370.07	.....	.....	.....
Currency	5,650.00	3,327.00	.....	.....	.....
Gold	3,780.00	3,885.00	.....	.....	.....
Silver and fractional coin	1,070.16	1,266.29	.....	.....	.....
Other resources	37.19	6.40	.....	.....	.....
Total	$ 263,870.58	$ 223,111.57	.....	.....	.....
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	.....	.....	.....
Surplus fund	5,000.00	5,000.00	.....	.....	.....
Undivided profits, net	877.97	673.01	.....	.....	.....
Bills payable	13,300.00	13,300.00	.....	.....	.....
Savings accounts	1,891.68	1,758.82	.....	.....	.....
Individual deposits	138,690.92	100,273.24	.....	.....	.....

THE MILNER BANK AND TRUST COMPANY, STEAMBOAT SPRINGS, ROUTT COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due to banks (not reserve banks)	1,902.02	934.62	.....	.....	.....
Demand certificates of deposit	5,000.00	5.000.00	.....	.....	.....
Time certificates of deposit	44,465.06	38,245.55	.....	.....	.....
Certified checks	700.00	.....	.....	.....	.....
Cashier's checks	2,042.93	7,852.97	.....	.....	.....
Other liabilities	.....	73.36	.....	.....	.....
Total	$ 263,870.58	$ 223.111.57	.....	.....	.....

Directors—Oliver I. Cheney, C. H. Leckenby, F. E. Milner, Daniel Stukey.

NO. 357.

BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS, ROUTT COUNTY

(Operated as a Private Bank Under Charter No. 142 Until September 30, 1918, Incorporated that date as No. 357)

J. M. Stone, President; Charles S. Stone, Cashier; Carrie A. Stone, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 70,551.88	$ 67,157.73	$ 78,611.59	$ 76,700.40	$ 67,034.46
Loans and discounts (secured by collateral)	30,699.57	38,433.84	53,895.18	43,644.61	61,980.22
Loans on real estate	12,900.00	11,200.00	12,499.54	12,499.54	11,375.99
Overdrafts (secured and unsecured)	77.49	216.90	148.60	204.87	184.19
Other bonds and securities	13,858.06	12,729.85	4,881.60	3,444.74	16,450.76
Furniture and fixtures	1,545.00	1,545.00	4,545.00	4,283.50	4,356.82
Banking house	.....	.....	11,500.00	11,500.00	11,500.00
Due from banks (not reserve banks)	3,703.71	2,063.37	589.28	1,516.50	2,389.54
Cash items (not including checks on other banks)	.....	.....	.....	.....	833.95
Due from reserve banks	50,575.38	43,105.77	36,289.02	14,208.51	36,084.17
Checks on other banks	591.49	1,028.25	3,291.34	3,811.14	295.37
Currency	7,609.00	4,546.00	4,773.00	3,257.00	5,294.00
Gold	65.00	60.00	1,360.00	1,170.00	.....
Silver and fractional coin	930.59	1,103.44	2,262.66	1,059.81	1,108.99
Expense account	.....	.....	.....	.....	435.81
Other resources	.....	.....	.....	.....	1,098.46
Total	$ 193,107.17	$ 183,190.15	$ 214,646.81	$ 177,300.62	$ 220.422.73
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 20,000.00	$ 20,000.00	$ 25,000.00
Surplus fund	910.00	1,500.00	1,500.00	1,625.00	2,500.00
Undivided profits	1,492.27	167.65	482.25	1,026.72	.....
Individual deposits	94,696.60	91,536.63	122,422 45	91,586.11	125,926.28
Due to banks (not reserve banks)	9,724.28	2,886.18	2,056.82	875.83	.....

Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	.....
Time certificates of deposit	69,329.52	69,032.56	61,634.74	56,841.96	58,690.40
Cashier's checks	1,954.50	3,067.13	1,550.55	345.00	8,151.27
Other liabilities	.....	.....	.....	.....	154.78
Total	$ 193,107.17	$ 183,190.15	$ 214,646.81	$ 177,300.62	$ 220.422.73

Directors—Walter A. Head, Carrie A. Stone, Charles S. Stone, James M. Stone, R. B. Stone.

NO. 346.

COMMERCIAL SAVINGS BANK OF STERLING, STERLING, LOGAN COUNTY

J. N. Sanders, President and Cashier; E. T. Conquest, Vice-President; James Essex, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	.....	$ 4,475.00	$ 39,383.65	$ 54,228.48
Loans and discounts (secured by collateral)	.....	.....	.....	748.00	14,250.00
Loans on real estate	.....	.....	.....	8,000.00	1,000.00
Overdrafts (secured and unsecured)	.....	.....	.....	2.00	2.00
Other bonds and securities	.....	.....	.....	240.00	576.88
Furniture and fixtures	.....	.....	2,294.48	5,077.59	5,485.04
Banking house	.....	.....	8,648.00	8,746.25	8,746.25
Due from reserve banks	.....	.....	53,763.60	28,196.27	14,161.24
Checks on other banks	.....	.....	27.75	872.15	.....
Currency	.....	.....	1,490.00	1,200.00	3,817.00
Silver and fractional coin	.....	.....	140.02	813.86	611.15
Total	.....	.....	$ 70,838.85	$ 93,279.77	$ 102,878.04
LIABILITIES.					
Capital stock	.....	.....	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	.....	.....	5,000.00	5,000.00	5,000.00
Undivided profits, net	.....	.....	1,107.42	1,983.65	2,889.32
Savings accounts	.....	.....	.....	15.00	229.62
Individual deposits	.....	.....	33,263.23	46,992.65	58,298.30
Time certificates of deposit	.....	.....	5,998.00	10,101.32	11,262.50
Certified checks	.....	.....	470.20	.....	.....
Cashier's checks	.....	.....	.....	4,187.15	191.30
Other liabilities	.....	.....	.....	.....	7.00
Total	.....	.....	$ 70,838.85	$ 93,279.77	$ 102,878.04

Directors—John R. Coen, E. T. Conquest, W. A. Fyffe, J. N. Sanders, J. J. Woodring.

NO. 316.

THE STONEHAM STATE BANK, STONEHAM, WELD COUNTY

John O. Peterson, President; W. C. Pike, Vice-President; R. K. Niederjohn, Cashier; Lester S. Wheeler, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 31,260.88	$ 42,869.37	$ 48,467.35	$ 57,165.21	$ 41,030.08
Loans and discounts (secured by collateral)	24,323.98	29,236.04	27,885.93	14,079.58	20,204.24
Loans on real estate	375.00	1,100.00	1,100.00	1,100.00	1,100.00
Overdrafts (secured and unsecured)	148.08	128.96	350.00	417.38	331.66
United States bonds	.....	4,000.00	3,400.00	900.00	.....
Other bonds and securities	1,073.08	2,055.32	440.00	944.65	320.49
Furniture and fixtures	1,895.46	1,800.00	1,800.00	2,490.00	2,490.00
Banking house	3,005.05	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)	.....	149.75	.....	1.62	211.14
Due from reserve banks	40,860.54	5,662.30	4,583.91	3,166.25	6,243.32
Checks on other banks	.....	.....	49.27	215.40	.....
Currency	1,668.00	2,039.00	2,235.00	1,656.00	1,078.00
Gold	425.00	405.00	450.00	27.50	40.00
Silver and fractional coin	661.30	592.17	660.55	475.16	374.33
Other resources	.....	.....	.....	1,000.00	3,107.66
Total	$ 105,696.37	$ 93,037.91	$ 94,422.01	$ 86,638.75	$ 79,530.92
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	947.54	842.00	1,092.30	1,527.95	2,311.06
Bills payable	.....	.....	.....	10,000.00	10,000.00
Notes rediscounted	.....	.....	10,000.00	.....	.....
Individual deposits	83,695.15	70,302.79	63,783.82	51,744.99	48,729.64
Due to reserve banks	.....	.....	.....	2,951.46	.....
Time certificates of deposit	7,662.39	8,940.64	7,762.84	8,907.38	4,686.40
Cashier's checks	2,391.29	1,952.48	783.05	506.97	2,803.82
Total	$ 105,696.37	$ 93,037.91	$ 94,422.01	$ 86,638.75	$ 79,530.92

Directors—Ernest Cnockaert, Philip Durcholz, R. K. Niederjohn, John O. Peterson, W. C. Pike.

NO. 313.

COLORADO STATE BANK OF STONINGTON, STONINGTON, BACA COUNTY

C. G. Eckles, President; Sam Holt, Maude Holt, Vice-Presidents; R. B. Holt, Cashier; J. K. McKinnis, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 5,582.76	$ 12,507.00	$ 12,454.10	$ 16,250.00	$ 20,350.00
Loans and discounts (secured by collateral)	54,724.26	52,094.79	49,528.61	52,159.56	58,363.56
Loans on real estate	830.00	630.00	.....	770.00	.....

Overdrafts (secured and unsecured)	353.44	451.17	238.11	44.58	398.00
United States bonds	.....	.....	.....	.....	500.00
Furniture and fixtures	1,379.50	1,379.50	1,379.50	1,379.50	1,379.50
Banking house	604.80	604.80	604.80	604.80	604.80
Due from banks (not reserve banks)	7,536.80	6,841.96	18,037.69	5,320.07	1,100.80
Cash items (not including checks on other banks)	.....	100.00	.....	100.00	100.00
Due from reserve banks	13,537.01	26,258.23	27,484.25	17,759.36	16,020.00
Checks on other banks	.....	.....	.....	2.08	.....
Currency	2,373.00	3,640.00	2,204.00	2,670.00	3,330.00
Gold	15.00	17.50	15.00	25.00	25.00
Silver and fractional coin	343.41	371.61	220.89	276.01	1,028.41
Other resources	.....	.....	100.00	.....	.....
Total	$ 87,279.92	$ 104,896.56	$ 112,266.95	$ 97,372.96	$ 103,200.07
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	1,233.09	1,821.26	2,810.65	3,409.49	4,478.22
Individual deposits	58,105.64	80,000.66	91,874.80	75,577.42	71,231.84
Due to banks (not reserve banks)	16,915.30	.....	5,077.45	5,382.11	7,885.86
Due to reserve banks	.....	11,548.75	.....	.....	6,220.00
Demand certificates of deposit	.....	.....	500.00	1,000.00	1,000.00
Time certificates of deposit	25.89	500.00	1,004.05	1,003.94	1,384.15
Certified checks	.....	25.89	.....	.....	.....
Total	$ 87,279.92	$ 104,896.56	$ 112,266.95	$ 97,372.96	$ 103,200.07

Directors—C. G. Eckles, J. K. McKiinnis, Maude Holt, R. B. Holt, Sam Holt.

NO. 322.

THE STRASBURG STATE BANK, STRASBURG, ARAPAHOE COUNTY

Gordon Hollis, President; Grover E. Totten, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 22,736.79	$ 20,609.70	$ 26,627.20	$ 27,075.25	$ 30,456.00
Loans and discounts (secured by collateral)	30,818.32	28,314.68	34,364.36	38,382.74	43,276.95
Loans on real estate	1,333.02	1,629.95	896.35	1,567.60	690.30
Overdrafts (secured and unsecured)	166.35	29.90	104.36	22.51	364.43
United States bonds	.....	600.69	8,025.61	2,313.42	4,115.97
Furniture and fixtures	1,500.00	1,000.00	1,000.00	1,000.00	1,565.00
Banking house	2,000.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks)	1,466.82	2,159.56	2,635.99	4,010.55	6,443.92
Cash items (not including checks on other banks)	3.05	1.10	.....	13.37	5.00
Due from reserve banks	2,949.82	8,688.26	11,133.75	11,214.45	19,528.83
Checks on other banks	56.10	102.63	8.54	17.56	48.99
Currency	1,209.00	1,178.00	2,856.00	2,653.00	3,325.00

THE STRASBURG STATE BANK, STRASBURG, ARAPAHOE COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Gold	85.00	135.00	195.00	215.00	215.00
Silver and fractional coin	301.82	251.01	444.43	622.08	1,047.32
Total	$ 64,626.09	$ 67,200.48	$ 90,791.59	$ 91,607.53	$ 113,582.71
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Undivided profits, net	.....	110.80	820.51	973.14	1,774.25
Bills payable	.....	4,450.00	.....	.....	.....
Notes rediscounted	9,200.00	.....	6,850.00	6,850.00	.....
Trust funds	.....	.....	.....	.....	1,450.00
Individual deposits	30,743.91	37,650.99	43,001.87	42,629.96	66,913.02
Time certificates of deposit	8,990.05	9,695.77	13,020.96	21,734.45	27,366.13
Cashier's checks	535.20	292.92	12,098.25	2,919.98	1,079.31
Reserved for taxes	156.93	.....	.....	.....	.....
Other liabilities	.....	.....	.....	1,500.00	.....
Total	$ 64,626.09	$ 67,200.48	$ 90,791.59	$ 91,607.53	$ 113,582.71

Directors—Frank J. Denison, Gordon Hollis, Andrew G. Horn, Grover E. Totten.

NO. 228.

THE STRATTON STATE BANK, STRATTON, KIT CARSON COUNTY

J. E. Holtz, President; O. H. Holtz, Vice-President; W. R. King, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 131,998.26	$ 115,612.46	$ 104,432.74	$ 99,020.69	$ 116,119.76
Loans and discounts (secured by collateral)	79,115.10	85,115.97	105,090.76	111,547.61	85,574.51
Loans on real estate	17,365.00	9,860.15	12,115.45	9,561.75	13,021.75
Overdrafts (secured and unsecured)	562.13	1,590.64	1,552.58	1,466.85	2,259.10
United States bonds	.....	5,000.00	.....	1,473.68	3,615.00
Other bonds and securities	2,385.15	1,233.40	615.82	666.98	3,276.26
Furniture and fixtures	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Cash items (not including checks on other banks)	.....	.....	.....	33.17	.....
Due from reserve banks	26,563.25	103,327.68	46,396.17	31,547.36	14,812.93
Checks on other banks	.....	.....	.....	.....	226.40
Currency	4,128.00	4,771.00	11,047.00	8,246.00	6,266.00
Gold	640.00	625.00	705.00	757.50	745.00
Silver and fractional coin	1,957.30	207.05	1,312.32	682.09	1,473.61
Total	$ 268,314.19	$ 330,943.35	$ 286,867.84	$ 268,603.68	$ 250,990.32

LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	14,189.60	8,353.13	9,985.58	10,135.02	6,670.23
Bills payable	20,000.00	.....	.....	10,000.00	15,000.00
Individual deposits	178,182.95	273,562.09	236,459.61	191,069.13	183,758.92
Demand certificates of deposit	40,941.64	34,028.13	25,422.65	10,833.24	8,752.42
Time certificates of deposit	.....	.....	.....	31,566.29	21,808.75
Total	$ 268,314.19	$ 330,943.35	$ 286,867.84	$ 268,603.68	$ 250,990.32

Directors—J. E. Holtz, O. H. Holtz, W. R. King.

NO. 200.

STATE BANK OF SUGAR CITY, SUGAR CITY, CROWLEY COUNTY

F. S. Howard, President; J. M. Cravens, Vice-President; J. O'Connell, Jr., Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 41,199.25	$ 36,096.28	$ 42,466.54	$ 43,881.32	$ 40,379.50
Loans and discounts (secured by collateral)	70,285.77	81,558.75	99,552.93	101,452.99	111,002.58
Loans on real estate	3,337.65	3,732.95	5,626.40	5,603.75	3,533.65
Overdrafts (secured and unsecured)	1,369.79	851.90	974.60	1,537.38	3,266.59
Other bonds and securities	333.22	1,284.83	1,381.41	2,806.41	7,716.41
Furniture and fixtures	1,986.00	1,983.00	1,981.50	1,981.50	1,977.50
Banking house	2,459.00	2,459.00	2,459.00	2,459.00	2,459.00
Other real estate	1,529.75	1,406.75	1,355.25	1,326.75	1,321.75
Due from reserve banks	33,002.32	114,380.08	56,840.47	47,764.95	18,184.49
Checks on other banks	1,418.05	378.55	3,091.78	941.78	783.36
Currency	1,049.00	2,240.00	3,576.00	3,411.00	5,435.00
Gold	35.00	77.50	157.50	190.00	.....
Silver and fractional coin	361.43	763.32	745.05	563.54	534.56
Other resources	.....	.....	237.45	298.16	307.16
Total	$ 158,366.23	$ 247,212.91	$ 220,445.88	$ 214,218.53	$ 196,901.55
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	7,500.00	7,500.00	6,000.00	6,000.00	6,000.00
Undivided profits, net	6,308.55	1,155.02	2,691.50	2,632.96	5,677.99
Bills payable	.....	.....	.....	.....	30,000.00
Individual deposits	99,296.44	196,642.01	152,876.08	154,143.86	104,548.13
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	25,261.24	21,915.88	23,878.30	16,438.91	15,675.43
Other liabilities	.....	.....	.....	2.80	.....
Total	$ 158,366.23	$ 247,212.91	$ 220,445.88	$ 214,218.53	$ 196,901.55

Directors—P. V. Barth, O. C. Berger, J. M. Cravens, R. A. Hamilton, F. S. Howard.

NO. 236.

FIRST STATE BANK OF SWINK, SWINK, OTERO COUNTY

Chas. A. Reynolds, President; R. R. Beaty, Vice-President; O. W. Bundy, Cashier; Fred Thornton, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 34,063.12	$ 24,884.88	$ 25,489.52	$ 26,598.16	$ 42,382.19
Loans and discounts (secured by collateral)	51,464.60	60,053.81	54,810.31	58,975.83	48,089.59
Loans on real estate	1,850.00	1,950.00	1,950.00	1,950.00	1,850.00
Overdrafts (secured and unsecured)	75.34	250.60	187.40	252.92	285.39
United States bonds	900.00	4,450.00	9,832.50	1,245.82	150.00
Other bonds and securities	10,277.26	5,026.88	.....	.....	833.31
Furniture and fixtures	150.00	.....	.....	.....	.....
Due from reserve banks	23,493.17	37,598.57	15,333.55	14,974.09	63,937.24
Checks on other banks	.....	.....	1,225.00	92.00	652.90
Currency	2,534.00	2,504.00	2,648.00	3,110.00	3,981.00
Gold	2,270.00	2,365.00	2,352.50	2,367.50	2,407.50
Silver and fractional coin	1,292.31	1,981.23	702.37	848.15	852.62
Other resources	.....	.....	.....	.....	1,409.77
Total	$ 128,369.80	$ 141,064.97	$ 114,531.15	$ 110,414.47	$ 166,831.51
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1 650.00	2,700.00	2,700.00	2,700.00	2,700.00
Undivided profits, net	2,243.67	2,269.33	2,179.79	2,323.61	2,294.80
Individual deposits	95,265.84	105,090.01	79,223.53	72,767.63	135,265.28
Due to reserve banks	.....	2,139.85	.....	.....	.....
Demand certificates of deposit	18,537.41	18,385.06	19,991.32	22,054.51	16,137.63
Cashier's checks	672.88	480.72	436.51	568.72	285.80
Other liabilities	.....	.....	.....	.....	148.00
Total	$ 128,369.80	$ 141,064.97	$ 114,531.15	$ 110,414.47	$ 166,831.51

Directors—O. W. Bundy, R. R. Beaty, Chas. A. Reynolds.

No. 115.

THE BANK OF TELLURIDE, TELLURIDE, SAN MIGUEL COUNTY

W. E. Wheeler, President; E. B. Adams, Vice-President; C. D. Waggoner, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 117,049.00	$ 164,019.80	$ 166,827.00	$ 187,811.00	$ 173,959.00
Loans and discounts (secured by collateral)	197,159.70	166,199.91	151,234.41	176,175.41	153,083.00
Loans on real estate	58,860.00	77,590.00	81,000.00	81,925.00	83,655.00
Overdrafts (secured and unsecured)	2,538.45	6,550.40	13,002.53	1,982.62	1,081.03
United States bonds	29,063.50	46,496.50	158,969.50	84,473.50	189,068.50

Bonds to secure postal savings	54,150.00	54,150.00	53,600.00	53,600.00	53,600.00
Other bonds and securities	17,497.50	20,830.53	1,274.17	5,870.34	4,244.92
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	3,379.86	3,229.86	3,139.86	3,152.36	3,133.80
Cash items (not including checks on other banks)	6.88	776.30	778.81	2,909.88	1,299.23
Due from reserve banks	279,067.73	304,836.72	169,047.31	100,241.46	170,954.24
Checks on other banks	2,463.32	3,121.59	1,416.42	1,918.86	673.45
Currency	19,400.00	15,692.00	16,502.00	14,334.00	24,091.00
Gold	39,100.00	29,915.00	44,665.00	26,737.50	40,310.00
Silver and fractional coin	5,716.00	3,708.95	2,830.65	4,246.40	1,257.20
Other resources	180.00	330.00	280.00	228.00	.....
Total	$ 888,131.94	$ 899,947.56	$ 867,067.66	$ 748,106.33	$ 902,910.37
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	25,000.00	25,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net	25,000.00	28,104.94	8,845.63	115.70	3,711.34
Bills payable	.....	.....	.....	.....	25,000.00
Savings accounts	.....	.....	.....	.....	7,226.05
Postal savings accounts	37,229.58	40,080.24	34,277.48	34,178.30	30,292.00
Trust funds	673.61	2,601.83	726.30	845.59	4,783.14
Dividends unpaid	1,180.00	140.00	.....	1,000.00	70.00
Individual deposits	479,186.69	490,018.21	472,279.25	370,635.69	513,449.45
Due to banks (not reserve banks)	10,268.57	10,788.48	3,707.04	1,155.88	7,950.96
Demand certificates of deposit	259,593.49	252,909.04	246,451.96	239,572.17	209,927.43
Certified checks	.....	.....	780.00	603.00	500.00
Cashier's checks	.....	304.82	.....	.....	.....
Total	$ 888,131.94	$ 899,947.56	$ 867,067.66	$ 748,106.33	$ 902,910.37

Directors—E. B. Adams, Charles A. Chase, Alfred Dunham, C. D. Waggoner, W. E. Wheeler.

No. 117.

THE FARMERS BANK OF TIMNATH, TIMNATH, LARIMER COUNTY

J. M. Edwards, President; H. H. Thayer, H. G. Springer, Vice-Presidents; E. W. Thayer, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 113,767.58	$ 112,846.42	$ 119,339.62	$ 104,999.38	$ 143,830.02
Loans and discounts (secured by collateral)	71,002.78	47,203.09	94,914.03	128,337.85	89,950.76
Overdrafts (secured and unsecured)	.....	888.73	473.90	842.63	2,165.11
United States bonds	983.00	.....	10,000.00	3,000.00	100.00
Other bonds and securities	.....	.....	.....	4,128.30	.....
Furniture and fixtures	1,025.89	1,500.00	1,457.64	1,502.64	1,502.64
Banking house	4,915.10	4,965.10	4,965.10	4,965.10	4,800.00
Due from reserve banks	28,404.10	45,941.96	71,145.93	19,889.05	53,075.75

THE FARMERS BANK OF TIMNATH, TIMNATH, LARIMER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Checks on other banks	21.84	25.00	115.00	5.60	15.19
Currency	3,744.00	6,835.00	8,733.00	8,971.00	7,974.00
Silver and fractional coin	1,421.74	1,164.40	1,566.82	1,555.65	969.88
Other resources	20.00	24.00	.....	.....	6,880.30
Total	$ 225,306.03	$ 221,393.70	$ 312,711.04	$ 278,197.20	$ 311,263.65
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	15,000.00	20,000.00	20,000.00	20,000.00	25,000.00
Undivided profits, net	9,535.65	3,447.01	5,770.13	9,266.11	1,981.93
Savings accounts	2,480.52	2,550.39	2,381.17	2,363.19	2,354.28
Individual deposits	114,048.54	102,410.09	149,395.31	74,371.18	126,644.58
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	61,276.85	59,653.05	103,658.43	149,286.15	135,261.76
Cashier's checks	5,464.47	15,833.16	14,006.00	5,197.73	2,521.10
Reserved for taxes	.....	.....	.....	212.84	.....
Total	$ 225,306.03	$ 221,393.70	$ 312,711.04	$ 278,197.20	$ 311,263.65

Directors—B. F. Clark, J. M. Edwards, E. D. Pearson, W. A. Scott, H. C. Springer, E. W. Thayer, H. H. Thayer.

No. 144.

PEOPLES STATE BANK OF TOWNER, TOWNER, KIOWA COUNTY

R. B. Christy, President; J. J. Kella, Vice-President; Arthur J. Heaney, Cashier; C. E. Heaney, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 2,706.75	$ 6,068.15	$ 3,773.67	$ 7,511.65	$ 8,298.06
Loans and discounts (secured by collateral)	21,068.75	22,577.91	27,746.21	24,277.16	43,171.80
Loans on real estate	1,400.00	1,400.00	1,400.00	1,400.00	2,000.00
Overdrafts (secured and unsecured)	245.21	84.65	149.89	59.65	154.26
United States bonds	.....	.....	92.50	3,829.90	3,544.17
Furniture and fixtures	800.00	800.00	800.00	800.00	800.00
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	2,245.00	2,245.00	1,950.00	1,950.00	1,942.00
Due from banks (not reserve banks)	9,622.30	4,226.45	4,856.05	5,325.25	11,062.32
Cash items (not including checks on other banks)	260.00	264.00	107.40	111.00	35.00
Due from reserve banks	4,793.54	3,062.56	11,090.42	19,513.97	8,024.57
Checks on other banks	73.92	50.00	.....	.....	38.98
Currency	1,003.00	1,130.00	1,079.00	603.00	940.00
Gold	135.00	135.00	175.00	175.00	250.00
Silver and fractional coin	824.87	696.33	450.82	556.72	420.01
Total	$ 47,678.34	$ 45,240.05	$ 56,170.96	$ 68,613.30	$ 83,181.17

LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	500.00	500.00	500.00	500.00	500.00
Undivided profits, net	1,613.22	1,871.53	2,636.40	2,786.84	3,499.85
Individual deposits	30,357.70	26,032.70	27,858.33	38,880.75	42,954.63
Demand certificates of deposit	197.16	450.13	9,477.18	9,077.18	1,952.86
Time certificates of deposit	3,173.46	3,198.30	3,381.60	3,959.91	3,408.76
Cashier's checks	1,836.80	3,187.39	2,317.45	3,408.62	20,865.07
Total	$ 47,678.34	$ 45,240.05	$ 56,170.96	$ 68,613.30	$ 83,181.17

Directors—R. B. Christy, Arthur J. Heaney, C. E. Heaney.

No. 116.

THE COMMERCIAL SAVINGS BANK, TRINIDAD, LAS ANIMAS COUNTY

F. R. Wood, President; J. H. Drury, Vice-President; R. S. Gregory, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 426,811.12	$ 495,043.65	$ 445,132.73	$ 521,159.66	$ 284,478.48
Loans and discounts (secured by collateral)	277,772.80	214,862.20	254,840.07	243,775.71	290,699.26
Loans on real estate	93,188.65	92,674.65	86,875.65	79,420.14	69,745.30
Overdrafts (secured and unsecured)	.....	165.53	477.91	426.08	232.18
United States bonds	.....	74,651.20	30,600.00	29,550.00	145,500.00
Bonds to secure postal savings	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities	274,321.39	266,330.28	242,010.65	258,258.85	309,959.44
Furniture and fixtures	4,430.93	4,405.93	4,405.93	4,405.93	4,405.93
Other real estate	1,518.46	1,494.46	1,458.46	1,446.46	1,393.26
Due from banks (not reserve banks)	780.45	.....	.....	.....	.....
Cash items (not including checks on other banks)	.....	1,979.93	837.66	432.40	320.85
Due from reserve banks	143,902.07	165,474.05	226,086.51	155,802.40	145,891.85
Checks on other banks	15,788.83	4,611.94	3,194.87	5,158.24	4,056.62
Currency	43,058.00	50,189.00	52,375.00	49,489.00	52,175.00
Gold	127.50	452.50	197.50	77.50	270.00
Silver and fractional coin	4,835.72	4,482.20	5,427.11	3,783.96	3,269.86
Other resources	.....	.....	.....	93.00	53.00
Total	$1,293,535.92	$ 1,383,817.52	$ 1,360,920.05	$ 1,360,279.33	$ 1,319,451.03
LIABILITIES.					
Capital stock	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00
Surplus fund	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits, net	1,499.91	1,827.52	3,749.67	6,703.07	14,781.93
Savings accounts	621,284.27	663,691.59	659,190.67	680,911.92	668,024.77
Postal savings accounts	1,775.03	1,797.40	1,743.40	1,766.25	1,589.19
Individual deposits	185,135.04	188,263.20	188,131.80	173,522.56	193,921.88
Demand certificates of deposit	9,697.15	3,418.45	5,527.55	3,676.05	952.53

THE COMMERCIAL SAVINGS BANK, TRINIDAD, LAS ANIMAS COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Time certificates of deposit	385,512.04	426,760.13	403,100.94	399,852.04	330,945.34
Certified checks	37.96	1.50	4.50	94.55	97.53
Cashier's checks	.....	.....	530.78	5,849.06	18,421.58
Reserved for interest	8,594.52	12,757.73	12,340.74	3,314.92	5,716.28
Reserved for taxes	.....	5,300.00	6,600.00	4,588.91	5,000.00
Total	$1,293,535.92	$ 1,383,817.52	$ 1,360,920.05	$ 1,360,279.33	$ 1,319,451.03

Directors—J. H. Drury, R. S. Gregory, J. C. Hudelson, Eli Jeffryes, F. R. Wood.

No. 220.

THE INTERNATIONAL STATE BANK, TRINIDAD, LAS ANIMAS COUNTY

John Aiello, President; John J. Hendrick, Vice-President; Wm. G. Plested, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 342,889.47	$ 367,520.27	$ 382,552.56	$ 364,811.50	$ 302,462.85
Loans and discounts (secured by collateral)	272,793.35	278,265.49	312,818.44	311,073.51	306,276.89
Loans on real estate	84,576.52	78,224.17	66,133.84	62,648.84	55,526.44
Overdrafts (secured and unsecured)	1,004.19	179.19	1,686.80	3,843.54	800.80
United States bonds	22,520.00	54,020.00	73,320.00	58,520.00	75,500.00
Bonds to secure postal savings	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other bonds and securities	22,443.21	28,628.23	16,253.76	26,372.46	12,853.94
Furniture and fixtures	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other real estate	2,134.96	2,134.96	1,134.96	1,134.96	1,134.96
Due from banks (not reserve banks)	21,779.49	26,083.49	9,420.46	6,090.49	22,560.25
Cash items (not including checks on other banks)	760.10	1,975.95	851.00	1,116.94	56.52
Due from reserve banks	96,102.34	114,650.14	45,472.54	66,837.70	103,101.10
Checks on other banks	5,899.23	3,415.72	4,619.56	1,773.38	12,730.38
Currency	10,894.00	15,655.00	14,421.00	18,973.00	22,362.00
Gold	20,402.50	20,840.00	20,577.50	10,320.00	10,025.00
Silver and fractional coin	3,785.07	5,412.58	3,273.89	4,029.67	3,809.21
Other resources	.....	.....	3,116.25	1,852.33	24,698.51
Total	$ 918,984.43	$ 1,008,005.19	$ 966,652.56	5 950,398.32	$ 964,898.85
LIABILITIES.					
Capital stock	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00	$ 100,000.00
Surplus fund	26,000.00	26,000.00	26,000.00	26,000.00	26,000.00
Undivided profits, net	.....	4,214.08	6,407.09	6,081.09	7,449.14
Bills payable	.....	.....	.....	.....	60,000.00
Savings accounts	105,580.63	106,164.53	93,977.52	99,372.61	93,544.20
Postal savings accounts	2,281.25	2,281.25	2,213.25	2,241.06	2,017.06
Individual deposits	371,910.56	449,695.75	421,318.68	406,321.53	353,957.98

Demand certificates of deposit	7,005.00	11,338.50	10,166.00	7,946.00	16,061.00
Time certificates of deposit	200,667.63	302,590.18	297,835.94	296,020.80	299,779.00
Certified checks	672.48	117.63	222.41	176.26	1,203.53
Cashier's checks	9,412.43	2,549.15	2,717.97	2,320.48	1,049.71
Reserved for taxes	2,732.96	512.57	.....	2,732.96	2,732.96
Other liabilities	721.49	2,541.55	5,793.70	1,185.53	1,104.27
Total	$ 918,984.43	$ 1,008,005.19	$ 966,652.56	$ 950,398.32	$ 964,898.85

Directors—John Aiello, J. J. Hendrick, A. E. McGlashan, A. W. McHendrie, Charles Niccoli, J. G. Northcutt, Wm. G. Plested.

No. 237.

THE BANK OF BACA COUNTY, TWO BUTTES, BACA COUNTY

F. L. Harris, President; Onda Young, Vice-President; J. V. Sayler, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 14,905.00	$ 16,851.60	$ 11,093.00	$ 16,628.00	$ 16,517.00
Loans and discounts (secured by collateral)	21,615.05	21,425.67	23,571.70	23,397.15	18,156.29
Loans on real estate	1,370.00	.....	.....	.....	.....
Overdrafts (secured and unsecured)	.....	191.88	134.88	378.71	200.19
United States bonds	.....	.....	3,250.00	.....	.....
Other bonds and securities	5,084.10	3,900.50	186.40	8,346.40	7,694.65
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,058.56
Other real estate	.....	.....	.....	.....	600.00
Due from banks (not reserve banks)	4,216.46	9,171.91	7,084.73	5,942.16	.....
Cash items (not including checks on other banks)	.....	235.35	96.00	155.10	179.05
Due from reserve banks	19,441.66	12,273.46	16,070.02	7,545.21	41,177.55
Currency	1,716.00	458.00	2,540.00	1,871.00	1,352.00
Gold	302.50	317.50	315.00	315.00	317.50
Silver and fractional coin	767.95	602.98	551.54	266.60	573.40
Expense account	.....	293.96	.....	.....	.....
Total	$ 70,418.72	$ 66,722.81	$ 65,893.27	$ 65,845.33	$ 87,826.19
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 15,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,500.00
Undivided profits, net	40.78	40.78	440.64	580.31	904.60
Dividends unpaid	1,000.00	.....	.....	.....	.....
Individual deposits	53,270.80	50,570.28	49,296.62	47,979.96	68,887.78
Time certificates of deposit	5,026.79	5,020.31	5,020.31	6,220.31	1,518.81
Cashier's checks	80.35	91.44	135.70	64.75	15.00
Total	$ 70,418.72	$ 66,722.81	$ 65,893.27	$ 65,845.33	$ 87,826.19

Directors—St. George Creaghe, F. L. Harris, J. V. Sayler, P. J. Sayler, Onda Young.

No. 330.

THE VERNON STATE BANK, VERNON, YUMA COUNTY

J. H. Dickson, President; W. D. McGinnis, Vice-President; E. W. Stevens, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 12,295.59	$ 13,695.01	$ 17,713.90	$ 18,821.05	$ 21,371.53
Loans and discounts (secured by collateral)	13,407.18	17,919.65	16,079.89	19,322.46	18,784.65
Loans on real estate	700.00	700.00	700.00	700.00	.....
Overdrafts (secured and unsecured)	1.50	1.59	11.23	13.38	180.39
United States bonds	.....	.....	.....	.....	19.36
Other bonds and securities	.....	.....	500.00	717.24	197.29
Furniture and fixtures	1,035.50	1,035.50	1,035.50	1,079.50	1,079.50
Cash items (not including checks on other banks)	.....	60.05	93.25	.....	.....
Due from reserve banks	13,720.24	26,994.77	19,734.86	9,588.16	10,064.80
Checks on other banks	1,099.34	271.30	273.45	442.73	155.51
Currency	1,154.00	2,211.00	2,182.00	1,966.00	1,401.00
Gold	5.00	20.00	.....	.....	15.00
Silver and fractional coin	360.05	442.48	586.50	740.00	376.29
Total	$ 43,778.40	$ 63,351.35	$ 58,910.58	$ 53,390.52	$ 53,645.32
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	2.97	2.97	2.97	806.68	1,693.15
Bills payable	.....	.....	.....	.....	4,000.00
Individual deposits	26,892.13	43,001.61	43,133.88	34,803.60	29,919.64
Demand certificates of deposit	.....	.....	.....	41.15	.....
Time certificates of deposit	5,883.30	8,954.77	3,864.07	6,739.09	7,032.53
Other liabilities	.....	392.00	909.66	.....	.....
Total	$ 43,778.40	$ 63,351.35	$ 58,910.58	$ 53,390.52	$ 53,645.32

Directors—J. H. Dickson, W. D. McGinnis, E. W. Stevens, D. B. Ward, A. J. Wakefield.

No. 119.

THE BANK OF VICTOR, VICTOR, TELLER COUNTY

A. E. Carlton, President; J. N. Simmons, Vice-President; J. C. McCord, Cashier; Gretchen Delahoyde, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 143,676.22	$ 154,561.62	$ 171,152.11	$ 156,998.07	$ 126,160.22
Loans and discounts (secured by collateral)	202,393.86	184,731.24	348,002.57	340,077.29	503,357.85
Loans on real estate	74,612.87	84,127.82	65,026.06	72,761.06	76,144.01
Overdrafts (secured and unsecured)	605.34	100.00	62.12	.01	923.02

United States bonds	.....	22,800.00	13,800.00	14,550.00	27,383.00
Bonds to secure postal savings	36,900.00	36,900.00	36,900.00	36,900.00	30,900.00
Other bonds and securities	234,990.00	164,540.00	151,540.00	151,540.00	136,540.00
Due from banks (not reserve banks)	58,280.45	65,626.75	59,007.95	58,816.49	64,239.95
Cash items (not including checks on other banks)	.....	.....	.....	437.90	71.93
Due from reserve banks	228,654.13	273,604.64	228,029.40	171,182.11	180,480.52
Checks on other banks	1,112.41	1,476.42	2,206.38	251.13	573.95
Currency	30,320.00	22,192.00	24,000.00	19,975.00	21,311.00
Gold	19,557.50	17,417.50	30,000.00	23,665.00	17,922.50
Silver and fractional coin	5,558.56	5,224.04	456.80	4,174.15	5,529.16
Other resources	1,683.00	1,019.85	448.33	1,992.21	889.28
Total	$ 1,038,344.34	$ 1,034,321.88	$ 1,130,631.72	$ 1,053,320.42	$ 1,192,426.39
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	2,700.00	2,700.00	2,700.00	3,000.00	3,000.00
Undivided profits, net	4,693.94	6,412.82	4,410.00	2,496.26	7,335.80
Savings accounts	422,596.80	402,901.30	384,367.90	389,989.71	306,590.25
Postal savings accounts	28,376.84	26,186.36	18,367.48	15,729.98	14,302.22
Dividends unpaid	3,100.00	.....	.....	3,000.00	.....
Individual deposits	514,143.22	514,181.47	554,981.53	569,748.67	668,650.90
Due to banks (not reserve banks)	1,618.35	19,046.00	101,763.38	10,580.96	3,625.17
Due to reserve banks	.....	.....	.....	.....	123,466.78
Demand certificates of deposit	20,171.59	20,171.59	20,171.59	20,171.59	20,171.59
Time certificates of deposit	7,367.41	5,549.27	5,069.27	5,569.27	6,024.27
Certified checks	2.00	2.00	2.00	2.00	32.00
Cashier's checks	3,574.19	7,171.07	2,798.57	3,031.98	5,227.41
Reserved for interest	.....	.....	6,000.00	.....	4,000.00
Total	$ 1,038,344.34	$ 1,034,321.88	$ 1,130,631.72	$ 1,053,320.42	$ 1,192,426.39

Directors—A. E. Carlton, L. G. Carlton, J. N. Simmons.

NO. 275.

THE CITIZENS BANK OF VICTOR, VICTOR, TELLER COUNTY

J. R. Gardner, President; C. S. Anderson, Vice-President; M. E. Dukes, Cashier; L. B. Dukes, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 138,640.46	$ 140,813.01	$ 133,288.25	$ 141,353.55	$ 136,846.60
Loans and discounts (secured by collateral)	86,986.95	75,473.71	88,879.83	63,370.48	65,925.10
Loans on real estate	16,505.00	14,545.75	10,566.35	12,597.85	11,459.85
Overdrafts (secured and unsecured)	172.60	291.45	124.64	587.62	299.53
United States bonds	.....	.....	.....	13,132.50	22,604.00
Other bonds and securities	20,322.00	17,755.00	17,035.00	17,431.00	18,794.46
Furniture and fixtures	2,725.00	2,725.00	2,725.00	2,725.00	2,725.00
Other real estate	2,436.25	2,855.25	2,855.25	2,855.25	2,855.25

THE CITIZENS BANK OF VICTOR, VICTOR, TELLER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due from reserve banks	81,848.08	55 206.96	59,041.44	64,378.25	33,753.49
Checks on other banks	4,657.37	2,641.94	7,377.33	2,016.72	1,517.87
Currency	14,101.00	5,205.00	6,285.00	9,146.00	9,909.00
Gold	3,282.50	1,290.00	2,530.00	1,520.00	2,145.00
Silver and fractional coin	2,745.80	4,300.45	3,693.17	5,152.40	2,319.90
Total	$ 374,423.01	$ 323,103.52	$ 334,401.26	$ 336,266.62	$ 311,155.05
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	.....	.....	.....	.....	300.00
Undivided profits, net	3,187.60	4,106.41	2,939.84	1,552.19	2,729.28
Savings accounts	198,158.27	150,478.11	145,302.95	146,336 67	119,394.67
Individual deposits	135,035.04	131,789.00	147,193.93	150,648.51	148,590.44
Demand certificates of deposit	5 000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	1,800.00	730.00	200.00	.....	1,501.86
Certified checks	.....	100.00	.....	.....	.....
Cashier's checks	242.10	.....	2,064.54	2,229.25	1,438.80
Reserved for interest	.....	800.00	1,400.00	.....	1,600.00
Reserved for taxes	1,000.00	100.00	300.00	500.00	600.00
Total	$ 374,423.01	$ 323,103.52	$ 334,401.26	$ 336,266.62	$ 311,155.05

Directors—C. S. Anderson, P. H. Argall, M. E. Dukes, W. J. Galligan, J. R. Gardner, C. G. Gorman, H. C. Nelson.

NO. 295.

THE VONA STATE BANK, VONA, KIT CARSON COUNTY

James J. Delaney, President; Ella M. Delaney, J. A. McDougal, Vice-Presidents; Robert S. Schnebly, Cashier.

RESOURCES.	Dec 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 22 580.45	$ 21,462.50	$ 21,647.54	$ 26,409 70	$ 29,506.72
Loans and discounts (secured by collateral)	43,831.04	41,800.48	50,253.50	46,162.23	45,654.65
Loans on real estate	75.00	75.00	.....	.....	300.00
Overdrafts (secured and unsecured)	562.47	386.54	524.87	785.47	942.68
United States bonds	1,000.00	1,500.00	1,450 00	1,450.00	3,650.00
Other bonds and securities	647.02	940.82	835.40	1,463.25	1,047.92
Furniture and fixtures	1,340.00	1,415.00	1,415.00	1,415.00	1,665.00
Banking house	.....	.....	.....	.....	1,500.00
Other real estate	51.00	51.00	51.00	51.00	51.00
Cash items (not including checks on other banks)	15.50	15.50	15.50	.....	.....
Due from reserve banks	11,774.87	18,217.73	15,264.74	15,682.80	12,601.26
Checks on other banks	15.00	15.00	.....	8.00	35.50

Currency	2,146.00	2,034.00	2,357.00	2,833.00	2,205.00
Gold	150.00	140.00	225.00	212.50	195.00
Silver and fractional coin	727.43	947.63	995.01	447.51	981.97
Other resources	.....	..	.	500.00	100.00
Total	$ 84,900.28	$ 88,985.70	$ 95,034.56	$ 97,420.46	$ 100,436.70
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	3,000.00	5,500.00	5,500.00	5,500.00	5,500.00
Undivided profits, net	5,521.18	1,112.86	1,994.91	2,680.06	3,799.35
Bills payable	10,000.00	.	.	.....	15,000.00
Savings accounts	413.49	423.93	438.58	410.16	2,267.05
Dividends unpaid	.....	240.00	..	.....	.....
Individual deposits	43,729.73	60,244.07	67 188.78	64,253.70	54,217.19
Demand certificates of deposit	6,000.00	6,000.00	5,500.00	5,500.00	5,500.00
Time certificates of deposit	974.80	2,245.80	1,807 39	3,957.58	2,712.04
Cashier's checks	5,220.46	2,923.92	2,309.78	5,118.96	1,441.07
Reserved for taxes	40.62	295.12	295.12	..	.....
Total	$ 84,900.28	$ 88,985.70	$ 95,034.56	$ 97,420.46	$ 100,436.70

Directors—James J. Delaney, Ella M. Delaney, Robert S. Schnebly.

NO. 121.

THE NORTH PARK BANK, WALDEN, JACKSON COUNTY

K. J. MacCallum, President; Owen S. Case, Vice-President; F. L. Baker, Cashier; W. E. Viner, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 126,666 78	$ 122,015.56	$ 139,289.50	$ 150,509.89	$ 160,108.55
Loans and discounts (secured by collateral)	203,524.65	182 809.25	168,441.07	132,918.50	124,225.25
Loans on real estate	31,108.85	34,297.75	25,508 85	30,525.33	30,370.33
Overdrafts (secured and unsecured)	3,918.39	3,802.12	3,001.22	5,647.15	8,091.75
United States bonds		.		3,769.69	1,101.66
Furniture and fixtures	1,170.00	1,170.00	1,170.00	1,170.00	1,170.00
Other real estate	4,750.00	1,750.00	4,750.00	4,750.00	4,750.00
Cash items (not including checks on other banks)	.....	20.00	.	173.91	841.50
Due from reserve banks	81,037.72	73,234.23	22,020.53	9,290.97	44,688.69
Checks on other banks	.....	.	.	327.39	.....
Currency	12,685.00	11,989.00	8,537.00	10,307.00	7,940.00
Gold	1,200.00	1,100.00	800.00	950.00	1,150.00
Silver and fractional coin	1,550.18	1,370.85	1,263.01	907.79	1,032.13
Other resources	.....	.	.	924.05	675.00
Total	$ 467,611.57	$ 436,558.76	$ 374,781.18	$ 352,171.67	$ 386,144.86

THE NORTH PARK BANK, WALDEN, JACKSON COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	15,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits, net	13,184.40	6,027.79	8,142.91	10,365.37	7,392.95
Bills payable	.....	25,000.00	40,000.00	50,000.00	50,000.00
Individual deposits	298,202.70	243,365.73	174,560.60	149,490.08	179,978.03
Due to banks (not reserve banks)	333.97	88.50	.....	.....	.....
Due to reserve banks	.....	111.38	.....	350.97	4,291.63
Demand certificates of deposit	500.00	2,000.00	.....	.....	.....
Time certificates of deposit	110,326.74	109,965.36	102,077.67	91,965.25	94,482.25
Reserved for taxes	63.76	.....	.....	.....	.....
Total	$ 467,611.57	$ 436,558.76	$ 374,781.18	$ 352,171.67	$ 386,144.86

Directors—F. L. Baker, Fletcher W. Campbell, Owen S. Case, K. J. MacCallum, A. J. Munroe, Andrew Peterson, Grace Peterson.

NO. 318.

STOCK GROWERS BANK, WALDEN, JACKSON COUNTY

(Nationalized September 27, 1918)

A. H. Marble, President; W. H. Slee, Vice-President; J. E. Milner, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 21,238.65	$ 23,338.73	$ 28,858.17	$ 25,867.98	.....
Loans and discounts (secured by collateral)	28,548.70	32,223.30	32,051.30	46,388.30	.....
Loans on real estate	2,090.00	2,490.00	2,490.00	2,940.00	.....
Overdrafts (secured and unsecured)	370.98	835.32	254.98	23.57	.....
United States bonds	900.00	.....	.....	.....	.....
Furniture and fixtures	500.00	500.00	500.00	500.00	.....
Due from banks (not reserve banks)	150.00	.....	.....	.....	.....
Cash items (not including checks on other banks)	49.50	.....	.....	.....	.....
Due from reserve banks	10,348.29	28,632.24	35,949.42	8,673.58	.....
Checks on other banks	102.51	49.94	779.26	212.31	.....
Currency	2,120.00	2,340.00	1,840.00	1,667.00	.....
Gold	137.50	145.00	155 00	150.00	.....
Silver and fractional coin	454.85	530.30	580.08	432.90	.....
Other resources	29.04	14.78	4.50	3.37	.....
Total	$ 67,040.02	$ 91,099.61	$ 103,462.71	$ 86,859.01	.....
LIABILITIES.					
Capital stock	$ 20,000.00	$ 20,000.00	$ 25,000.00	$ 25,000.00	.....
Undivided profits, net	2,148.90	2,035.59	1,799.97	2,085.34	.....

Individual deposits	26,787.17	50,516.37	56,922.30	38,757.85	.....
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	.....
Time certificates of deposit	15,049.53	15,413.28	16,010.42	16,617.52	.....
Certified checks	551.67	551.67	551.67	551.67	.....
Cashier's checks	2,75	82.70	678.35	664.13	.....
Other liabilities	.....	.....	.....	682.50	.....
Total	$ 67,040.02	$ 91,099.61	$ 103,462.71	$ 86,859.01	.....

Directors—A. H. Marble, C. N. Jackson, J. E. Milner, W. H. Slee.

NO. 156.

GUARANTY STATE BANK, WALSENBURG, HUERFANO COUNTY

Ralph Stanley, President; T. M. Hudson, Vice-President; A. D. McGarraugh, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 92,333.38	$ 105,261.33	$ 97,837.58	$ 88,958.35	$ 91,601.30
Loans and discounts (secured by collateral	29,314.00	24,039.00	27,381.50	36,331.05	26,941.25
Loans on real estate	37,873.00	35,195.00	36,655.00	40,033.00	39,455.00
United States bonds	12,815.96	25,361.76	24,497.88	27,499.89	46,990.75
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	54,273.43	55,051.84	71,138.84	57,461.82	49,704.13
Furniture and fixtures	5,000.00	5,000.00	4,750.00	4,750.00	4,750.00
Other real estate	7,746.08	7,741.63	7,741.63	4,696.93	4,696.93
Due from banks (not reserve banks)	25,061.33	38,604.02	10,043.08	10,064.76	15,098.94
Due from reserve banks	31,427.44	65,687.47	52,577.22	46,977.83	44,543.32
Checks on other banks	1,966.25	5,671.93	555.70	3,062.74	624.94
Currency	16,972.00	16,644.00	13,967.00	18,022.00	16,230.00
Gold	1,315.00	1,770.00	1,502.50	1,320.00	1,020.00
Silver and fractional coin	3,463.08	2,107.25	2,899.56	1,758.61	4,498.92
Total	$ 320,560.95	$ 389,135.23	$ 352,547.49	$ 341,936.98	$ 347,155.48
LIABILITIES.					
Capital stock	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00	$ 30,000.00
Surplus fund	1,500.00	1,800.00	1,800.00	1,800.00	1,950.00
Undivided profits, net	2,892.94	2,135.02	2,056.60	2,236.82	1,767.94
Bills payable	.....	.....	21,000.00	21,000.00	.....
Savings accounts	117,710.11	117,246.70	113,881.20	118,191.07	130,176.50
Postal savings accounts	445.94	445.94	432.94	438.38	438.38
Dividends unpaid	.....	180.00	.....	.....	.....
Individual deposits	164,053.19	230,005.90	174,346.75	162,706.75	176,480.49
Time certificates of deposit	3,050.00	3,000.00	3,000.00	3,000.00	3,000.00
Cashier's checks	908.77	3,721.67	4,730.00	2,563.96	1,842.17
Reserved for interest	.....	600.00	1,300.00	.....	1,500.00
Total	$ 320,560.95	$ 389,135.23	$ 352,547.49	$ 341,936.98	$ 347,155.48

Directors—Charles Agnes, T. M. Hudson, G. R. Moore, Ralph Stanley, Damasco Vigil, W. B. Wayt.

NO. 133.

WELDON VALLEY STATE BANK, WELDONA, MORGAN COUNTY

John Wyckoff, President; A. Petteys, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 84,578.86	$ 69,579.27	$ 78,539.49	$ 102,364.02	$ 80,829.89
Loans and discounts (secured by collateral)	52,478.25	64,106.92	39,319.94	21,255.70	30,551.63
Loans on real estate	2,860.00	2,926.00	500.00	3,686.34	4,901.56
Overdrafts (secured and unsecured)	4,626.28	1,045.18	972.06	596.11	2,341.53
United States bonds	2,000.00	2,000.00	1,000.00	10,175.00	26,330.00
Bonds to secure postal savings	2,209.27	.....	.....	.....	.....
Other bonds and securities	.....	3,709.43	2,218.34	3,248.55	1,945.66
Premium on bonds	1,850.93	1,850.93	1,850.93	1,850.93	2,075.93
Furniture and fixtures	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Other real estate	5,631.20	4,375.53	4,289.66	4,296.73	993.03
Cash items (not including checks on other banks)	151.40	917.24	236.00	.....	8.70
Due from reserve banks	18,574.40	28,107.29	42,088.97	25,169.72	24,539.98
Checks on other banks	1,345.96	1,452.07	1,694.31	.....	118.99
Currency	1,423.00	3,971.00	5,955.00	5,021.00	3,203.00
Gold	1,572.50	1,840.00	1,820.00	1,847.50	1,765.00
Silver and fractional coin	971.95	1,753.40	1,724.30	1,428.80	1,324.30
Other resources	.....	2,004.16	.....	104.15	.....
Total	$ 182,574.00	$ 191,938.42	$ 184,509.00	$ 183,344.55	$ 183,229.20
LIABILITIES.					
Capital stock	$ 10,000 00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,775.00	1,900.00	1,900.00	1,900.00	2,100.00
Undivided profits, net	398.51	179.76	1,516.16	1,399.12	1,044.09
Bills payable	11,000.00	11,000.00	11,000.00	11,000.00	12,000.00
Dividends unpaid	.....	80.00	30.00	30.00	.....
Individual deposits	124,842.35	118,019.87	90,936.92	88,172.73	104,071.50
Due to banks (not reserve banks)	.44	.....	.....	.....	.....
Demand certificates of deposit	.....	.....	14,361.14	1,033.85	90.00
Time certificates of deposit	33,437.82	42,179.35	53,943.21	65,037.32	42,769.69
Certified checks	.....	.....	.....	.....	5.71
Cashier's checks	1,119.88	8,579.44	821.57	4,771.53	11,146.21
Other liabilities	.....	.....	.....	.....	2.00
Total	$ 182,574.00	$ 191,938.42	$ 184,509.00	$ 183,344.55	$ 183,229.20

Directors—Wm. Keal, Alonzo Petteys, W. A. Petteys, R. A. Towne, John Wyckoff.

NO. 122.

HENRY H. TOMKINS AND COMPANY, BANKERS, WESTCLIFFE, CUSTER COUNTY

George B. Beardsley, Cashier; Floyd A. Thomson, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 53,753.80	$ 42,589.80	$ 44,835.55	$ 43,183.25	$ 68,321.58
Loans and discounts (secured by collateral)	28,437.00	26,113.00	23 581.00	24,829.00	23,614.00
Loans on real estate	36,335 00	36,040.00	34,740.00	34,490.00	35,315.00
Overdrafts (secured and unsecured)	169.21	7.24	128.53	30.29	78.17
United States bonds	22,800.00	20,350.00	85,350.00	34,750.00	41,010.00
Other bonds and securities	3,961.61	24,086 02	44,333.29	3,752.76	1,797.53
Furniture and fixtures	1,200.00	1 200.00	1,200.00	1,200.00	1,200.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Due from banks (not reserve banks)	.....	.....	.....	336.30	.....
Cash items (not including checks on other banks)	495.29	128.23	141 75	.....	81.71
Due from reserve banks	267,127.25	202,621.84	120,678.51	110,833.89	70,539.27
Checks on other banks	462.15	763.58	1 900.48	523.92	1,384.23
Currency	5,599.00	4,570.00	1,038.00	4,778 00	6,258.00
Gold	8,260.00	8,475.00	8,565.00	8,765.00	1,845.00
Silver and fractional coin	678.15	612.20	559.25	767.60	719.25
Expense account	.....	.....	.....	38,771.76	.....
Total	$ 432,278.46	$ 370,556.91	$ 370,051.36	$ 310,011.77	$ 255,163.74
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10 000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits, net	4,003.21	5,358.76	7,474.03	8,672.77	10,293 78
Individual deposits	358,799.85	296,684.25	298,608.93	240,315.98	187,375.85
Demand certificates of deposit	34,475.40	33,513.90	28,968.40	26,023.02	22,494.11
Total	$ 432,278.46	$ 370,556.91	$ 370,051.36	$ 310,011.77	$ 255,163.74

Owners—George B. Beardsley, Henry H. Tomkins, Lewis H. Tomkins.

NO. 175.

FIRST STATE BANK OF WIGGINS, WIGGINS, MORGAN COUNTY

Grant L. Shaw, President; D. N. Johnson, Vice-President; G. L. Cobb, Cashier; Hazel Neil, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 16,889.80	$ 18,213.33	$ 19,705.88	$ 22,002.68	$ 21,964.58
Loans and discounts (secured by collateral)	46,450.08	47,724.55	59,207.54	56,022 63	58 151.39
Loans on real estate	11,425.00	7,350.00	11,513.00	11,401.00	9,577.00
Overdrafts (secured and unsecured)	62.46	113.41	409.99	265.73	3,034.16
United States bonds	1,130.00	664.00	414.00	277.50	200.00

FIRST STATE BANK OF WIGGINS, WIGGINS, MORGAN COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Other bonds and securities	1,151.25	2,311.25	5,721.25	836.25	556.25
Furniture and fixtures	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Banking house	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
Due from banks (not reserve banks)	7,300.00	3,675.00	.....	.....	.....
Due from reserve banks	30,630.77	25,472.33	28,879.17	26,654.91	19,227.18
Currency	3,131.00	1,271.00	3,764.00	3,078.00	3,177.00
Gold	460.00	512.50	10.00	60.00	142.50
Silver and fractional coin	754.15	792.33	839.84	631.79	1,051.30
Total	$ 121,784.51	$ 110,499.70	$ 132,864.67	$ 123,630.49	$ 119,481.36
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	1,150.00	1,150.00	1,150.00	1,300.00	1,400.00
Undivided profits, net	662.53	715.21	2,520.05	1,455.96	2,078.30
Individual deposits	96,206.87	78,684.55	104,914.00	88,178.92	96,586.66
Due to reserve banks	.....	.....	.....	1,530.95	.....
Time certificates of deposit	12,513.82	19,932.69	14,280.62	21,163.66	9,416.40
Cashier's checks	1,251.29	17.25	.....	.....	.....
Reserved for taxes	.....	.....	.....	1.00	.....
Total	$ 121,784.51	$ 110,499.70	$ 132,864.67	$ 123,630.49	$ 119,481.36

Directors—G. L. Cobb, D. N. Johnson, Grant L. Shaw.

NO. 123.

STATE BANK OF WILEY, WILEY, PROWERS COUNTY

J. B. Esgar, President; Harry Cline, Vice-President; A. G. Carley, Cashier; E. H. Tempel, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 63,260.28	$ 67,282.66	$ 77,465.10	$ 78,553.30	$ 71,624.67
Loans and discounts (secured by collateral)	48,339.22	43,495.18	46,253.57	38,104.18	41,405.56
Loans on real estate	7,000.00	7,000.00	7,000.00	4,500.00	4,500.00
Overdrafts (secured and unsecured)	46.60	745.49	577.81	359.97	367.98
United States bonds	.....	6,500.00	2,000.00	9,254.90	6,150.00
Other bonds and securities	3,122.12	4,335.84	3,420.04	3,636.58	2,728.04
Furniture and fixtures	1,400.00	1,200.00	1,200.00	1,200.00	1,925.00
Banking house	3,750.00	3,500.00	3,500.00	3,500.00	3,500.00
Cash items (not including checks on other banks)	455.30	18.75	17.30	.....	8.20
Due from reserve banks	55,266.92	65,261.85	31,495.17	6,736.09	6,137.07
Checks on other banks	230.95	.....	200.00	159.90	985.50
Currency	3,030.00	6,221.00	3,493.00	4,043.00	4,818.00
Gold	1,585.00	1,485.00	1,300.00	1,225.00	1,060.00

Silver and fractional coin	772.21	647.70	878.09	1,443.27	1,386.11
Other resources	.....	.....	.....	.....	1,056.71
Total	$ 188,258.60	$ 207,693.47	$ 178,800.08	$ 152,716.19	$ 147,652.84
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	2,500.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	3,064.51	1,800.15	3,242.69	3,275.81	3,426.87
Bills payable	.....	.....	.....	.....	10,000.00
Individual deposits	128,054.75	157,493.11	130,500.01	100,413.00	92,623.68
Time certificates of deposit	29,039.34	18,375.07	15,013.39	18,884.35	11,491.56
Cashier's checks	600.00	25.14	43.99	143.03	110.73
Total	$ 188,258.60	$ 207,693.47	$ 178,800.08	$ 152,716.19	$ 147,652.84

Directors—A. G. Carley, Harry Cline, A. C. Davis, J. B. Esgar, E. H. Tempel, F. A. Temple.

NO. 248.

FARMERS STATE BANK OF WINDSOR, WINDSOR, WELD COUNTY

J. M. Allam, President; J. S. Cable, Vice-President; J. N. Akey, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 69,350.02	$ 58,558.75	$ 67,700.84	$ 77,727.06	$ 85,060.10
Loans and discounts (secured by collateral)	15,486.00	21,157.49	39,175.00	35,794.50	35,092.50
Loans on real estate	5,200.00	5,655.00	5,655.00	4,745.00	5,095.00
Overdrafts (secured and unsecured)	720.40	211.24	843.22	990.60	649.41
United States bonds	13,400.00	10,000.00	11,600.00	10,450.00	14,000.00
Other bonds and securities	429.30	10,100.00	1,100.00	100.00	100.00
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Cash items (not including checks on other banks)	391.05	.....	.....	72.03	.....
Due from reserve banks	101,079.47	73,290.87	51,062.74	31,364.99	16,211.20
Checks on other banks	752.70	1,142.86	992.13	1,322.43	156.15
Currency	10,843.00	14,738.00	9,723.00	9,770.00	8,003.00
Gold	3,190.00	3,300.00	3,405.00	3,420.00	3,465.00
Silver and fractional coin	1,930.64	1,184.52	666.89	746.01	901.75
Expense account	.....	207.12	.....	.....	333.48
Other resources	35.00	732.10	321.82	589.46	139.09
Total	$ 225,307.58	$ 202,777.95	$ 194,745.64	$ 179,592.08	$ 171,706.68
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	3,500.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	2,350.00	.....	120.92	500.00	.....
Savings accounts	3,907.85	4,449.95	2,809.92	2,902.73	4,787.95
Individual deposits	131,797.42	96,430.55	95,378.60	82,997.49	103,346.24
Demand certificates of deposit	3,497.59	3,504.66	4,956.54	11,373.78	5,718.84

FARMERS STATE BANK OF WINDSOR, WINDSOR, WELD COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Time certificates of deposit	61,710.97	72,025.62	71,582.49	62,110.49	33,431.13
Cashier's checks	3,543.75	7,367.17	897.17	707.59	5,422.52
Total	$ 225,307.58	$ 202,777.95	$ 194,745.64	$ 179,592.08	$ 171,706.68

Directors—J. M. Allam, J. N. Akey, W. A. Beisel, J. S. Cable, Martin Svedman.

NO. 209.

PEOPLES STATE BANK OF WRAY, WRAY, YUMA COUNTY

John Whyte, President; G. E. Hiser, Vice-President; W. T. Fair, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 35,139.17	$ 49,134.13	$ 44,104.86	$ 55,597.18	$ 45 370 92
Loans and discounts (secured by collateral)	30,930.48	37,457.36	38,733.79	40,685.09	29,544.69
Loans on real estate	12,925.00	8,650.00	15,600.00	11,875.00	13,151.77
Overdrafts (secured and unsecured)	41.07	63.85	54 84	34.35	110.77
United States bonds	.....	4,198.92	.....	.....	1,250.00
Other bonds and securities	719.20	1,304.66	7,432.70	5,387.02	4,868.96
Furniture and fixtures	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Banking house	4,700.00	4,700.00	4,700 00	4,700.00	4,700.00
Due from reserve banks	87,244.41	74,034.92	72,459.43	30,742.66	30,474.63
Checks on other banks	205.47	921.16	304.49	375.84	322.05
Currency	5,501.00	4,273.00	8 327.00	2,143.00	6,359 00
Gold	785.00	807.50	892.50	957.50	962.50
Silver and fractional coin	874.19	804.35	901.93	586.79	931.54
Total	$ 180,764.99	$ 188,049.85	$ 195,202 54	$ 154,784.43	$ 139,746.83
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15 000.00	$ 15,000.00	$ 15,000.00
Surplus fund	7,000.00	13,000.00	13,000.00	13,000.00	13,000.00
Undivided profits, net	7,432.98	2,743.31	3,764.00	4,442.17	6,676.06
Bills payable	.....	.....	.....	4,000.00	.....
Individual deposits	123,140.36	127,997.45	132,894.04	91,535.97	76,823.93
Time certificates of deposit	28,191.65	29,309.09	30,544.50	26,806.29	28,246.84
Total	$ 180,764.99	$ 188,049.85	$ 195,202 54	$ 154,784.43	$ 139,746.83

Directors—J. L. Akey, G. E. Hiser, M. A. Scheible, C. M. Webster, John Whyte.

NO. 125.

THE BANK OF YAMPA, YAMPA, ROUTT COUNTY

Arnold Powell, President; Chas. J. Wheeler, Vice-President; Melvin S. Wheeler, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 34,798.58	$ 42,445.98	$ 43,315.24	$ 40,720.17	$ 57,661.66
Loans and discounts (secured by collateral)	53,989.38	59,341.17	47,705.20	47,791.12	38,871.31
Loans on real estate	900.00	1,180.00	1,894.00	900.00	900.00
Overdrafts (secured and unsecured)	337.68	941.40	746.58	1,897.50	528.07
United States bonds	4,548.00	3,498.00	3,500.00	4,700.00	15,235.63
Other bonds and securities	2,916.36	7,134.40	1,451.85	367.07	4,527.16
Furniture and fixtures	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Banking house	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Due from banks (not reserve banks)	7,003.34	9,498.48	6,256.51	6,123.32	6,089.05
Cash items (not including checks on other banks)	.50	2.53	1,015.67	.....	.....
Due from reserve banks	71,832.27	24,493 57	26,907.14	29,482.27	24,303.14
Checks on other banks	2,437.75	2,078.59	757.28	413.90	44.12
Currency	7,628.00	3,445.00	8,826.00	4,168.00	5,007.00
Gold	677.50	722.50	692.50	712.50	877.50
Silver and fractional coin	1,277.69	1,555.16	2,130.79	2,135.08	2,626.07
Other resources	.....	.....	938.58	1,170.97	180.00
Total	$ 193,897.05	$ 158,886.78	$ 148,687.34	$ 143,131.90	$ 159,400.71
LIABILITIES.					
Capital stock	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00	$ 15,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	233.55	625.65	1,137.95	2,453.50	2,816.83
Dividends unpaid	2,250.00	180.00	.....	.....	.....
Individual deposits	140,863.94	106,371.89	89,421.17	88,615.30	98,225.70
Due to banks (not reserve banks)	.....	.....	.....	.....	211.62
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	19,407.72	21,659.30	24,464.45	21,431.45	21,368.97
Cashier's checks	1,141.84	49.94	3,663.77	631.65	6,777.59
Total	$ 193,897.05	$ 158,886.78	$ 148,687.34	$ 143,131.90	$ 159,400.71

Directors—D. M. Chapman, Arnold Powell, Chas. J. Wheeler, Jessie M. Wheeler, Melvin S. Wheeler.

NO. 143.

THE STOCKMAN'S BANK, YAMPA, ROUTT COUNTY

Joseph B. Male, President; George C. Crossan, Vice-President; E. W. Ewing, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 19,697.43	$ 20,282.45	$ 20,405.02	$ 22,035.20	$ 21,869.81
Loans and discounts (secured by collateral)	8,285.31	8,380.50	9,351.25	8,773.80	7,724.80

THE STOCKMAN'S BANK, YAMPA, ROUTT COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans on real estate	2,437.00	2,437.00	1,922.00	1,972.00	1,887.00
Overdrafts (secured and unsecured)	313.79	313.94	372.07	369.44	547.82
United States bonds	.....	.....	50.00	50.00	100.00
Other bonds and securities	3.728.27	3,492 27	1,677.74	2.758.78	1,375.39
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate	.....	444.87	444.87	469.87	537.41
Due from banks (not reserve banks)	95.20	86.83	145.53	100.05	278.77
Cash items (not including checks on other banks)	80.00	76.35	.....	.....	12.50
Due from reserve banks	3,613.90	7,084.58	5,074.83	1,144.12	1,660.64
Checks on other banks	1,366.10	719.75	173.55	238.50	410.83
Currency	3,306.00	3,136.00	2,012.00	1,120.00	1,830.00
Gold	260.00	335 00	335.00	330.00	190.00
Silver and fractional coin	242.40	140.82	263.76	119.45	92.85
Expense account	.....	139.55	.....	.....	.....
Other resources	.....	.....	.....	.....	801.95
Total	$ 44,425.40	$ 48,069.91	$ 43,227.62	$ 40,481.21	$ 40,319.77
LIABILITIES.					
Capital stock	$ 10,000.00	$ 10.000.00	$ 10,000.00	$ 10,000.00	$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	2,175.26	.....	275.41	385.98	433.70
Bills payable	.....	3,000.00	3,000.00	3,000.00	3,000.00
Individual deposits	22,721.81	24,265.58	20,493.88	17,895.23	17,886.07
Time certificates of deposit	4,328.33	5.204.33	4,258.33	4,000.00	4,000.00
Certified checks	.....	600.00	.....	.....	.....
Cashier's checks	200.00	.....	200.00	200.00	.....
Total	$ 44,425.40	$ 48,069.91	$ 43,227.62	$ 40,481.21	$ 40,319.77

Directors—J. H. Cole, George C. Crossan, Margaret J. Gibbs, E. W. Ewing, Joseph B. Male.

NO. 224.

FARMERS STATE BANK OF YUMA, YUMA, YUMA COUNTY

Geo. A. Dodd, President; W. H. Gerdts, Vice-President; Roy Sheperd, Cashier; I. L. Rising, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	$ 87,450.00	$ 105,640.43	$ 117,821.33	$ 174,476.97	$ 169,915.67
Loans and discounts (secured by collateral)	130,810.01	151,886.79	158,720.89	163,783.39	147,841.92
Overdrafts (secured and unsecured)	3,047.48	983.38	930.69	2,705.91	12,061.14
Other bonds and securities	4,126.44	8,456.01	7,440.21	3,052.57	4,331.65
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,876.70

Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)	.....	.....	.....	208.50	.....
Due from reserve banks	141,761.19	152,316.00	105,743.55	50,862.06	53,912.19
Checks on other banks	2,964.06	2,565 42	1,838.14	18,554.19	2,004.43
Currency	6,291.00	5,343.00	4,757.00	2,670.00	4,115.00
Gold	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Silver and fractional coin	452.80	505.23	948.46	1,873.22	1,932.55
Total	$ 385,902 98	$ 436,696.26	$ 407,200.27	$ 427,186.81	$ 405,991.25
LIABILITIES.					
Capital stock	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00
Surplus fund	9,000.00	12,500.00	12,500.00	12,500.00	12,500.00
Undivided profits, net	13,825.60	12,311.75	15,759.66	12,151.83	16,945.19
Bills payable	.....	.....	.....	35,000.00	20,000.00
Individual deposits	265,020.73	300,680.02	259,737.16	213,020.41	225,034.22
Demand certificates of deposit	8,019.73	2,500.00	5,500.00	5,002.00	600.00
Time certificates of deposit	64,536.92	83,204.49	88,144.85	122,012.57	105,411.84
Certified checks	500.00	500 00	558.60	500.00	500.00
Cashier's checks	.....	.....	.....	2,000.00	.....
Total	$ 385,902.98	$ 436,669.26	$ 407,200.27	$ 427,186.81	$ 405,991.25

Directors—C. C. Chrismer, Geo. A. Dodd, Burr Gardner, W. H. Gerdts, J. F. Heiserman, Roy Sheperd.

REPORT OF THE CONDITION OF THE LOUISVILLE BANK, LOUISVILLE, BOULDER COUNTY, DECEMBER 31ST, 1918, IN THE HANDS OF SPECIAL DEPUTY STATE BANK COMMISSIONER EVERETT OWENS, FOSTER BUILDING, DENVER, COLO.

ASSETS ON HAND AT DATE OF REPORT

	Good	Doubtful	Worthless
Bills receivable	$15,577.58	$20,274.16	$ 48,959.40
Notes charged off before closing of bank			70,478.75
Miller Farms guarantee	539.06	53,500.00	
Securities	3,176.88	621.87	17,164.00
Industrial city bonds claimed by other parties			25,000.00
The Miller Farms Company stock			99,997.00
Overdrafts		73.35	2,177.55
Real estate	9,765.00		
Bank buildings	8,500.00		
Furniture and fixtures	566.00		
Cash from E. E. Drach	4,072.87		
	$42,197.39	$74,469.38	$263,776.70

Notes and securities held by The City Bank & Trust Co.	$ 32,004.71
Collected and charged up by The City Bank & Trust Co.	5,158.06
Notes and securities held by the National Surety Co.	31,945.57
Collected by National Surety Company	7,773.40
Total	$ 76,881.74

COLLECTIONS

Loans and discounts	$ 35,410.32
Interest	4,193.68
Overdrafts	855.46
From banks	3,417.29
Chattels	138.65
Miscellaneous	4,775.51
Rents	9,350.46
Cash from Bank Commissioner	4,072.87
Real estate	4,892.31
Total	$ 67,106.55

DECEMBER 31, 1918.

Securities in possession of Special Deputy State Bank Commissioner E. Owens.

Tax sale certificate	$ 1,265.02
Tax sale certificate	493.86
Warrant Town of Lafayette	500.00
Colorado state bonds	468.00
Bankers' International stock	40.00
Biggs Irrigation bonds	7,125.00
Receiver's certificate Colo. Cop.	2,000.00
Miller Farms Company note	250.00
Biggs expense item	69.00
Abstract	270.00
Fox & Patterson check	331.87
Assignment of accounts	5,843.86
Assignment of accounts	247.48
Assignment of accounts	1,609.61
Industrial city bonds	25,000.00
U. S. Bonds, H. R. Burns	450.00
	$45,963.70

DISPOSITION OF COLLECTIONS

Secured loans paid	$ 13,695.96
Preferred claims paid	9,052.31
Salaries	8,613.35
Insurance and bonds	2,218.67
Postage	127.28
Court costs and legal expense	1,859.30
Taxes paid	4,788.32
Printing and stationery	96.73
Telephone and telegraph	40.59
Property repairs	2,186.49
Secured loans cancelled by court order	2,874.31
General expense	1,682.95
Dividends paid to date	13,366.52
Cash on hand	6,503.77
	$ 67,106.55

LIABILITIES

Claims proved and allowed		$121,884.20
Claims not allowed or proven:		
U. M. W. of A.	$95,131.85	
Miscellaneous	47,248.85	142,380.70
Claims cancelled by offset		8,906.13
		$273,171.03

REPORT OF THE CONDITION OF THE INTERNATIONAL BANK OF COMMERCE PUEBLO, COLORADO

In the hands of Special Deputy Geo. H. Sweeney, for the period ending December 31, 1918.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Loans and discounts	$ 547.78	$ 13,581.87	$ 26,605.97
Overdrafts			327.03
Stocks, bonds, etc.			1,300.09
Real estate	10,000.00	6,506.19	
Furniture and fixtures			492.85
Profit and loss			9,927.50
Sight exchange	113.66		
Bills in suit		3,247.62	
Cash	4,327.04		
	$ 15,018.48	$ 23,335.68	$ 38,653.44

Good assets	$ 15,018.48
Doubtful assets	23,335.68
Worthless assets	38,653.44
Total	$ 77,007.60

COLLECTIONS

Amount collected by Special Deputy:	
Assessments	$ 4,305.00
From good assets	18,359.77
From doubtful assets	39,874.96
From worthless assets	16,705.84
Miscellaneous collections	19,375.75
Interest collected	1,617.95
Cash on hand at date of suspension	1,516.28
Total	$101,755.55

LIABILITIES

Claims proved, for liabilities shown by books	$ 68,205.59
Liabilities not proved as shown by books	8,277.01
Rediscounts Interstate Trust Company, Denver	525.00
Total	$ 77,007.60

DISPOSITION OF COLLECTIONS

Taxes paid	$ 2,123.97
Interest paid	998.74
Preferred claims paid	1,718.87
Legal expenses paid	5,618.17
Special Deputy paid to date	5,850.00
All other expenses	5,400.65
Paid W. K. Dudley on bills payable	32,619.75
Depositors paid by offsets	5,908.61
Rediscounts	2,324.00
Charged to profit and loss	23,756.97
Real estate and other assets taken over	11,108.78
Cash on hand December 31, 1918	4,327.04
Total	$101,755.55

REPORT OF THE CONDITION OF "THE MILNER BANK AND TRUST COMPANY" STEAMBOAT SPRINGS, COLORADO

In the hands of Special Deputy E. W. Davis, for the period ending December 31, 1918.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless	Total
Loans and discounts	$22,620.38	$43,777.63	$ 6,589.46	$ 72,987.47
Overdrafts	75.00			75.00
Stocks, bonds, etc		12,500.00	12,500.00	25,000.00
Real estate	5,000.00	1,300.00	2,083.00	8,383.00
Taxes paid				2,244.56
Preferred dividend paid				5,289.53
General dividend paid				87,510.37
Cash on hand				6,999.87
				$208,489.80

Capital stock	$ 50,000.00
Surplus	5,000.00
Profit, "Loss" Cherokee	332.87
Deposits	153,156.93
	$208,489.80

COLLECTIONS

Cash on hand day of suspension	$ 10,355.52
Interest	2,608.44
Cherokee property	56.15
Loans and discount	74,360.01
Overdrafts	583.93
Stocks, bonds, etc	15,067.20
Real estate	292.41
From banks	1,000.43
Bank building, furniture and fixtures	14,500.00
From rents and refund (profit and loss)	123.22
	$118,947.31

LIABILITIES

Clains proved and allowed:		
General checking account		$ 92,982.78
Certificates of deposit		43,790.65
Drafts, cashier checks and miscellaneous		18,471.54
Preferred claims		4,097.33
Liabilities not proved or shown by books (unfiled)		3,378.80
		$162,721.10
Less by offset, filed and not filed		9,564.16
		$153,156.94

DISPOSITION OF COLLECTIONS

Taxes paid		$ 2,244.56
Preferred claims paid		5,289.53
General claims paid		87,510.37
Salaries—Bank Examiner and Special Deputy		2,025.10
Postage—revenue stamps		69.95
Legal		42.05
Insurance and bonds		87.30
Printing, advertising and stationery		30.84
Rents and P. O. box rent		18.15
Coal and light		30.45
Telephone and telegrams		25.60
Recording and abstracts		12.40
Miscellaneous expense		129.59
Bills payable		13,300.00
First National Bank, Denver, O. D.		747.35
Paid from Profit and Loss Account:		
Legal	$125.25	
Salaries to date of suspension	215.00	
Bond	40.00	
Rent	6.66	
	$386.91	
Less offset	2.71	384.20
		$111,947.44
Cash on hand		6,999.87
		$118,947.31

RECEIVED

RECEIVED
AUG 3 1993
COLORADO STATE LIBRARY
State Publications Library

APR 29 1970